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ABSTRACT

The first in a series of National Postsecondary Student Aid Study (NPSAS) reports on undergraduates presents NPSAS data to policymakers and other interested parties. It examines the education expenses of undergraduates who were enrolled in a postsecondary institution in the fall of 1986 and the methods by which they financed these expenses. This is done for all students and all selected groups of students. Following an executive summary, the eight chapters focus on: an introduction; postsecondary enrollment; undergraduate education expenses; sources and types of financial aid to undergraduates; federal financial aid to undergraduates; the composition of student aid awards; sources of financial support to undergraduates; and summary and conclusions. Financial aid is shown to be an important source of support for many undergraduates, reducing the price an undergraduate must pay by nearly 40% in most cases. As students' family income levels increase, the concentration of students receiving federal aid decreases, no matter what type of institution is attended. The glossary of pertinent terms is followed by four appendices: additional tables; technical notes; advisors to NPSAS; and survey forms. Figures, text tables, and appendix tables are described. (SM)

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NATIONAL CENTER FOR EDUCATION STATISTICS

Analysis Report June 1988

Undergraduate Financing of Postsecondary Education

A Report of the 1987 National Postsecondary Student Aid Study

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"The purpose of the Center shall be to collect, and analyze, and disseminate statistics and other data related to education in the United States and in other nations."—Section 406 (b) of the General Education Provisions Act, as amended (20 U.S.C. 1221e–1).

NOTE: The name of the Center for Education Statistics (CES) has been changed to the National Center for Education Statistics (NCES). Because this report was written before the name was changed, all references are to the Center for Education Statistics or CES.

FOREWORD

Student financial aid programs, both Federal and non-Federal, have played an important role in postsecondary education. Policymakers at Federal, State, and institutional levels need information on the distribution of financial aid, the nature of aid packages, the profile of aid recipients, the pattern of financing postsecondary education, and the impact of financial aid program changes on students, their families, and postsecondary institutions. To meet this need for information, the Center for Education Statistics in the Office of Educational Research and Improvement, with assistance from other components of the U.S. Department of Education (including the Office of Postsecondary Education, the Office of Planning, Budget, and Evaluation, and the Office of Management), the Congressional Budget Office, and the Office of Management and Budget, launched a comprehensive study on student financial aid: The 1987 National Postsecondary Student Aid Study (NPSAS).

This report on undergraduates is the first in a series of NPSAS reports to be prepared by Center for Education Statistics staff. Its primary purpose is to inform policymakers and other interested parties of the NPSAS data and the data's potential for clarifying a myriad of policy and research issues surrounding postsecondary education and student financial aid.

NPSAS provides the financial aid community and other interested researchers with a totally new perspective on the cost and financing of a postsecondary education. This new perspective derives from the consistent and comprehensive data that were collected for students enrolled at a single point in time - the fall of the school year. For individuals who are familiar with, or have used, a traditional approach to the study of issues in this area, this new perspective may be somewhat disconcerting in that it may challenge previous findings and longstanding beliefs.

We hope that the timely release of this first descriptive report will stimulate discussions on student financial aid issues. We also hope it will encourage further reports and more in-depth analyses of the data provided by this landmark study.

Samuel S. Peng Director Postsecondary Education Statistics Division	Roslyn A. Korb Chief Special Surveys and Analysis Branch

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The National Postsecondary Student Aid Study (NPSAS) has benefitted from the advice and counsel of many other people, organizations, and associations involved with postsecondary education and student financial aid. In acknowledging contributions to the study and to this first report, it must be noted that the NPSAS has received broad and continuing support from all sectors of the postsecondary education community, regardless of particular positions on, or opinions of, student financial aid programs. Without such support, this complex and comprehensive study could not have been initiated.

Planning for the 1987 NPSAS began in 1985 when individuals from the U.S. Department of Education and other Federal agencies began discussions on the critical need for data on student financial aid. This group evolved into the NPSAS Federal Steering Committee. This committee guided the study and has been an integral part of it since its beginning. The committee's advice has been invaluable.

A National Advisory Panel was formed to obtain advice and recommendations from representatives of the Postsecondary Education Community outside of the Federal Government. Advisory Panel members' commitment to the study added enormously to its substantive and technical quality. (A list of National Advisory Panel members and the Federal Steering Committee is presented in appendix C.)

Additionally, at several critical points in the study, many individuals participated in working groups that provided expertise in such areas as policy-issue identification, questionnaire design, financial aid practices, and analytic strategies. While too numerous to list

separately, we recognize the invaluable contributions of all individuals who took part in these activities.

We also recognize and value the spirit in which advice and recommendations were offered by those from whom such input was sought. They gave their best judgments on various aspects of the study and the problems involved, but in all cases, they left final decisions to the technical staff.

Finally, gratitude is extended to the postsecondary institutions, institutional coordinators, financial aid administrators, and students who participated in the study. Without their cooperation, no study would have been possible.

EXECUTIVE SUMMARY

For the 1986-87 school year, the Federal government awarded 2.8 million Pell grants to undergraduate students enrolled in postsecondary institutions, at a cost of approximately $3.4 billion. Additionally, through the Guaranteed Student Loan program, commitments for about 3.5 million Federally insured loans were made to postsecondary students, totalling over $8 billion. While these two Federal programs represent a substantial investment in postsecondary education, they comprised only about 60 percent of the estimated dollars allocated to students through student financial aid in the 1986-87 school year.

Given the magnitude and importance of current financial aid programs, there is little doubt that fundamental questions concerning financial aid must be addressed. Such questions as who receives financial aid and who does not, how financial aid from various sources and types is distributed among students, how much financial aid students receive, and what proportion of the total student cost of a postsecondary education does financial aid cover are of critical concern to both policymakers and the general public, as well. Moreover, as the size and structure of Federal and non-Federal aid programs change over time, there is an increasing awareness of the need for determining how these changes affect students, their families, and postsecondary institutions.

To obtain data that can address these and other vital issues surrounding student financing of postsecondary education, the U.S. Department of Education established the National Postsecondary Student Aid Study (NPSAS). The NPSAS was designed as a consistent, comprehensive, and efficient student-based data system. The first implementation of the NPSAS occurred during the 1986-87 school year. For this 1987 study, a sample of students enrolled in postsecondary education institutions in the fall of the school year was selected. The study obtained information on the students' enrollment characteristics, financial aid status, cost of attendance, and demographic and socio-economic characteristics. For the first time estimates of these variables are available for the same population at the same point in time.

Presented below are some interesting results from the the first analyses of the NPSAS data. In examining these results two cautionary notes are necessary. First, all of the estimates cited in these highlights and the report are subject to sampling variability. Second, estimates of the number of students who received aid and the distribution of aided students among different types of postsecondary institutions are based on postsecondary enrollment in the fall of 1986 and not that for the entire 1986-87 school year. As a result, some estimates in this report may differ substantially from numbers in Federal financial aid program reports, which represent data for the full school year. Thus, any comparisons between these two data sources should take note of these differences.

Enrollment

- About two-thirds of all undergraduates who attended a postsecondary education institution in the 1986-87 school year were enrolled in the fall of 1986. About 75 percent of undergraduates who attended a 4-year institution in 1986-87 were enrolled in the fall; 56 percent of students who attended a 2-year institution were enrolled in the fall; and 52 percent of students who attended a less than 2-year institution in 1986-87 were enrolled in the fall.

- In the fall of 1986, about 77 percent of all undergraduates were enrolled in a public institution, 18 percent were enrolled in a private, not-for-profit institution, and 5 percent were enrolled in a private, for-profit school. Additionally, 55 percent of undergraduates enrolled in the fall attended an institution that awarded at least a 4-year degree. Forty percent attended a 2-year school, and 5 percent attended a less than 2-year school.

- Forty percent of undergraduates who were enrolled in the fall were 24 years old or older and more than one-half of these older students were 30 years old or older.

Education Expenses

To determine students' expenses in attending postsecondary institutions in the 1986-87 school year, NPSAS collected information on a variety of expense variables from two perspectives: the student and the institution. Institution-determined expenses are limited to individuals who were awarded need-based aid. Information is presented on total expenses and three components: tuition and fees, food and housing, and other expenses, such as books and supplies, transportation, child care, and personal expenses.

- Students who were enrolled full time for the entire 1986-87 school year reported that it cost them about $6,000, on average, to attend a postsecondary institution. Costs of attendance ranged from $2,100 to over $12,000, depending on the type of institution attended and the type of housing arrangement chosen.

- Student-reported data indicate that in the 1986-87 school year the average total expense of a postsecondary education for full-time, full-year undergraduates varied substantially by housing arrangement. Undergraduates who were enrolled in the fall and who lived in school-owned housing reported total expenses which averaged $8,187. In contrast, full-time, full-year undergraduates who lived off campus, not with their parents, reported that their average total expenses for the year were $5,042, and full-time, full-year undergraduates who lived with their parents while attending a postsecondary institution reported that their average total expenses for the year were $3,970.

- Undergraduates' perceptions and reports of their expenses differed from the expenses used by institutions to determine need-based financial aid award amounts. Yet, the differences followed a consistent pattern. Expenses of students living in school-owned housing tended to more closely approximate institution-determined expenses than those of undergraduates who lived off campus with or not with their parents. It is possible that students who lived with their parents did not perceive a large share of their food and housing expenses to be related to their postsecondary attendance, although they are allowable expenses in awarding need-based aid to students.

Sources and Types of Aid

Postsecondary students receive financial aid from the Federal Government, States, postsecondary institutions, other private organizations, or a combination of these sources. From these sources, students receive three basic types of financial aid: grants, loans, and work-study. The next set of highlights refers to the distribution and amount of financial aid by source, type, or both to undergraduates enrolled in the fall of 1986. (The reader is cautioned that adding across various sources or types of aid will produce percentages greater than 100, because some students received more than one type or source of aid.)

- Forty-six percent of all undergraduates enrolled in the fall of 1986 received some form of financial aid during the 1986-87 school year.

- Eighty-four percent of the undergraduates who were enrolled at private, for-profit institutions in the fall of 1986 received financial aid in the 1986-87 school year; whereas, 65 percent of the undergraduates at private, not-for-profit institutions and 38 percent of the undergraduates at public institutions received aid.

- The proportion of students who received any aid ranged from a high of 85 percent of undergraduates in private, for-profit, less than 2-year institutions to a low of 28 percent of undergraduates in public, 2-year institutions. The proportion of students receiving Federal aid ranged from 81 percent at the private, for-profit, less than 2-year schools to 20 percent at the public, 2-year schools.

- Full-time, full-year aided undergraduates in private, not-for-profit, doctoral-level schools received an average award of $6,509, while their counterparts at public, 2-year institutions were awarded an average of $2,053 in financial aid.

- The largest source of financial aid was the Federal Government. Thirty-five percent of the undergraduates enrolled in the fall of 1986 received Federal aid in 1986-87. Less than half that proportion received State, institutional, or other aid (15, 14, and 7 percent, respectively).

- The average amount of aid received by full-time, full-year undergraduates in 1986-87 was $3,813. The average amount of Federal aid received by full-time, full-year undergraduates was higher ($2,973) than the average amount of State ($1,280), institutional ($2,098), or other aid ($1,416).

- Federal grants to aided undergraduates enrolled full-time for the full year averaged $1,598. Federal loans to full-time, full-year undergraduates averaged $2,425.

- Thirty-eight percent of the undergraduates enrolled in the fall received a grant, 24 percent received a loan, and 6 percent participated in work-study during 1986-87.

- For full-time, full-year aided students, the average grant award was $2,630 while the average loan received was $2,456.

- Non-Federal sources of aid (State, institutional, and other) provided more grants than Federal sources to undergraduates enrolled in the fall of 1986. The predominant source of self-help aid (loans and work-study) was the Federal Government. Twenty-seven percent of undergraduates received grant aid from non-Federal sources, while 25 percent received grants from the Federal Government. However, 23 percent of undergraduates received a Federal loan, while only 2 percent of these students received a loan from a non-Federal source. Five percent of undergraduates received Federal work-study, while only 2 percent received non-Federal, work-study aid.

- Students enrolled in private, for-profit institutions in the fall of 1986 were more likely to receive Federal grant and loan aid than students in either public or private, not-for-profit institutions.

Selected Federal Aid Programs

The preceding set of highlights indicate that the Federal Government was the single largest provider of student financial aid. The next set of highlights presents information on the major Federal programs that provide aid to undergraduate students.

- Twenty percent of the undergraduate students enrolled in the fall of 1986 took out a loan through the Guaranteed Student Loan (GSL) program. Undergraduates borrowed, on average, about $2,200 under this program.

- Undergraduates attending a private, for-profit institution in the fall of 1986 were far more likely to borrow through the GSL program (67 percent) than the undergraduates attending a public institution (14 percent), or a private, not-for-profit institution (35 percent).

- Eighteen percent of the undergraduates enrolled in the fall received a Pell grant in 1986-87. Full-time, full-year undergraduates received an average Pell award of $1,485 for the 1986-87 school year.

- A larger proportion of undergraduates enrolled at private, for-profit institutions in the fall received a Pell grant (47 percent) than undergraduates at private, not-for-profit institutions (17 percent) or at public institutions (16 percent).

- The three campus-based aid programs (the Supplemental Educational Opportunity Grants program, the College Work-Study program, and the National Direct Student Loan program, now referred to as the Perkins Loan program) each provided aid to only a small proportion (approximately 5 percent) of undergraduates enrolled in the fall of 1986. Average amounts of aid received by full-time, full-year undergraduates under these programs ($728, $979, and $1,049, respectively) were substantially less than the average Guaranteed Student Loan or the average Pell award.

The Composition of Student Aid Awards

The preceding highlights describe how a single source or type of aid was distributed among undergraduates enrolled in the fall of 1986. The highlights indicate, for example, the percent of students who received a Guaranteed Student Loan (GSL) or a Pell award, but they do not indicate the percent who received a GSL only or a Pell grant only or the percent of undergraduates who received both awards. Using the NPSAS data, it is possible to determine unduplicated combinations of sources and types of awards that students received. The following highlights are based on unduplicated counts of aid awards:

- Thirty-six percent of the aided undergraduates enrolled in the fall of 1986 received aid only from the Federal Government. Most (54 percent) of the aided undergraduates received either Federal aid only or Federal and State aid combined.

- The average amount of aid for full-time, full year aided undergraduates who were enrolled in the fall of 1986 ranged from a high of $6,466 for those who received aid from the combination of Federal, State, and institutional sources to a low of $1,201 for those who received aid solely from the State.

- Forty-one percent of the aided undergraduates enrolled in the fall received only grants. Another 30 percent of the aided undergraduates relied on a combination of grants and loans. Fifteen percent of the aided undergraduates received only loans, and 8 percent received a combination of aid consisting of grants, loans, and work-study.

- Grant aid was the only form of aid received by 19 percent of all undergraduates enrolled in the fall.

- The largest average amount of aid for full-time, full-year undergraduates resulted from a combination of grants, loans, and work-study ($6,966). Grants and loans, when combined, resulted in an average aid award of $4,945. Students who relied only on loans received an average of $2,647 in financial support, while students who relied only on grants received an average award of $2,398.

Sources of Financial Support

The previous set of highlights focus on financial aid as a source of support. Other sources available to students for financing their postsecondary education include the students themselves (and their spouses) and their families (parents, other relatives, and friends). This next set of highlights examines these sources individually, in combination with one another, and in combination with student financial aid.

- The majority of undergraduates (53 percent), enrolled in the fall of 1986, relied solely on themselves and/or their families, (that is, parents only, student only, and parents and student only) to finance their education in 1986-87; 41 percent relied on a combination of financial aid and themselves, their families, or both; and 6 percent of the undergraduates relied solely on financial aid to finance their postsecondary education.

- Out of all possible combinations of financial support, the parent and student combination was relied upon by the largest proportion of undergraduates (24 percent) who were enrolled in postsecondary institutions in the fall of 1986.

- Twenty percent of the undergraduates enrolled in the fall of 1986 reported having financed their postsecondary education entirely by themselves (and/or their spouse).

- Nine percent of enrolled undergraduates used their parents (including relatives, friends, or both) as their sole source of support.

- Twenty-four percent of the undergraduates enrolled in public institutions in the fall of 1986 financed their own education, compared with 9 percent of the undergraduates at private, not-for-profit institutions, and 5 percent of the undergraduates at private, for-profit institutions.

- Undergraduates enrolled at private, for-profit institutions were most likely to have relied on financial aid alone to finance their education (18 percent). Five percent of the undergraduates enrolled at public institutions in the fall of 1986 relied solely on financial aid, and four percent of the undergraduates at private, not-for profit institutions relied solely on financial aid to finance their education in the 1986-87 school year.

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CHAPTER I: INTRODUCTION

For the 1986-87 school year,[1] the Federal government awarded 2.8 million Pell grants to undergraduate students enrolled in postsecondary institutions, at a cost of approximately $3.4 billion.[2] Additionally, through the Guaranteed Student Loan program, commitments for about 3.5 million Federally insured loans were made to postsecondary students, totaling about $8 billion.[3] While these two Federal programs represent a substantial investment in postsecondary education, they comprised only about 60 percent of the estimated dollars allocated to students through student financial aid in the 1986-87 school year.[4] Other Federal aid programs, States, and postsecondary institutions also provided financial assistance to individuals to facilitate their participation in postsecondary education and training.

Given the magnitude and importance of current financial aid programs, there is little doubt that fundamental questions concerning financial aid must be addressed. Such questions as who receives financial aid and who does not, how is financial aid from various sources and types distributed among students, how much financial aid do students receive, and what proportion of the total cost of a postsecondary education does financial aid cover are of critical concern to both policymakers and the general public as well. Moreover, as the size and structure of Federal and non-Federal aid programs change over time, there is an increasing awareness of the need for determining how these changes affect students, their families, and postsecondary institutions.

In 1985, in recognition of the urgency of these questions and the dearth of national data available to provide answers, the U.S. Department of Education established the National Postsecondary Student Aid Study (NPSAS). The NPSAS, implemented for the first time in the 1986-87 school year, is a national, student-based data system that examines financial aid from the perspective of the individual student.

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[1] School year refers to the period July 1, 1986 to June 30, 1987.

[2] Preliminary data were extracted from the 1986-87 Pell Grant program files prior to merger of applicant/recipient information. The Pell program year extends from July 1, 1986 to June 30, 1987.

[3] Preliminary data were extracted from the 1986-87 Guaranteed Student Loan Quarterly Reports. Data have been adjusted to reflect the Pell program year.

[4] Lawrence E. Gladieux and Gwendolyn L. Lewis, The Federal Government and Higher Education: Traditions, Trends, Stakes, and Issues, The Washington Office of the College Board (New York: College Entrance Examination Board, 1987), p. 7.

With its focus on individual students, the NPSAS is able to provide consistent data for the study of postsecondary education financing and student financial aid. (In the 1987 NPSAS, students enrolled in the fall of 1986 were sampled.) The study identifies students enrolled in postsecondary education and obtains information on their enrollment characteristics, financial aid status, student-reported and institution-determined costs of attendance, and demographic and socio-economic characteristics. Thus, estimates of these parameters are available for the same population at the same point in time.

The NPSAS is comprehensive as well, in that it does not limit its focus to a single type of postsecondary student, a specific postsecondary institutional sector, or a particular source of financing. Rather, it covers all postsecondary students (full-time, part-time, aided, nonaided, undergraduate, and postbaccalaureate), enrolled in institutions that range in scope from those that award doctoral degrees to those that offer programs of only 3 months in duration and institutions that are under public control, or are governed independently, either not for profit or for profit. Additionally, all sources of financing are considered, including the students themselves, their families, and financial aid of all types from all sources.

This comprehensiveness permits comparisons of costs and finances among students with different attributes enrolled in institutions with vastly different operating characteristics. Moreover, because the student is the unit of observation, it is possible to aggregate students in diverse ways to examine financial parameters (including financial aid awards) in various combinations, and even to develop alternate classifications of institutions to compare across groups that are of particular interest or are relevant to some special issue.

Since reliable answers to questions concerning postsecondary education financing are so vital to the national interest, the NPSAS concentrates on obtaining specific data from the best possible source. Consequently, there are multiple sources for the data on each student identified by the study. Enrollment data are obtained from institutional registration records and financial aid award data are obtained from institutional financial aid records and from the student as well, to get estimates of aid that is not necessarily processed in an institutional financial aid office. Information on the costs of attending a postsecondary institution is obtained from the student as is information on other sources of financing and the student's personal characteristics.

Data on the financial condition of students and their families are obtained from a variety of sources, depending on the student's dependency status and aid status. For aided students, this information is obtained from financial aid records because, in order to receive need-based aid, the financial status of students, their families or both must be verified by financial aid administrators. For nonaided, independent students, data on their financial condition are obtained from the students themselves; whereas, for nonaided, dependent students, data on family financial status are collected from students' parents.

While the purpose of obtaining data from multiple sources is to achieve the most accurate data possible, this strategy has an additional advantage. It allows estimates to be made concerning the validity of data that must, by necessity, be collected through survey procedures.

To meet the vast data needs of the study most efficiently, the NPSAS relies on the use of sampling techniques. Thus, the students identified for the study are a nationally representative sample of virtually all students enrolled in postsecondary institutions. For the 1987 NPSAS, a sample of students was selected from all postsecondary students enrolled in the fall of the 1986-87 school year.

Interpreting the 1987 NPSAS Data

The use of the fall enrollment period as the time reference for the 1987 NPSAS provides a consistent reference point with other national studies of postsecondary education. However, it does not represent all students who enrolled in a postsecondary institution during the entire 1986-87 school year. In fact, only about two-thirds of all students enrolled in a postsecondary institution in the 1986-87 school year were enrolled in the fall. This proportion varies somewhat by postsecondary institutional sector. More than 70 percent of all students who attended a traditional 4-year institution were enrolled in the fall, whereas only about 50 percent of students that attended a less traditional private, for-profit institution were enrolled in the fall. (Estimates of 1986-87 full school year enrollments by institutional sector are available in the technical notes, appendix B, section IVB.)

Because of its fall reference period, estimates from the 1987 NPSAS of the total number of students who received financial aid in 1986-87 and the total amount of aid awarded by a specific financial aid program will differ from financial aid program reports of the same parameters. This occurs because students potentially eligible for student financial aid who started school after the fall 1986 enrollment period ended, were excluded from the NPSAS study.

This difference is particularly acute in the less traditional postsecondary institutional sectors that account for proportionately more enrollment over the entire school year than in the fall and a concomitantly larger share of financial aid (in terms of both numbers of students and total amount of aid awarded) than the data in this report indicate. For example, students attending a private, for-profit institution in the fall 1986 received about 14 percent of the Pell grants awarded to fall enrollees. In terms of the entire 1986-87 school year, students attending a private, for-profit institution received about 23 percent of all Pell grants awarded during the year. It also must be noted, however, that in comparisons of income-related characteristics of the NPSAS fall sample of Pell grant recipients and all Pell recipients in the 1986-87 school year, the two populations are strikingly similar. (Detailed comparisons between the 1987 NPSAS results and 1986-87 preliminary Pell program reports are presented in the technical notes, appendix B, section IVC.)

In interpreting the results presented in this report, readers should keep these differences in mind, particularly when examining totals across institutional sectors. These totals, refer only to students enrolled in the fall of 1986, as do all statistics found in the report.

The 1987 National Postsecondary Student Aid Study

The 1987 NPSAS received cooperation from a nationally representative sample of 1,074 postsecondary institutions that participated in the study and identified a national sample of approximately 60,000 postsecondary students from registration lists of fall 1986 enrollees. For an institution to be considered eligible for NPSAS, it had to satisfy all of the following conditions in the fall of 1986:

- offer an education program designed for persons who have completed secondary education;
- offer an academically, occupationally, or vocationally oriented course of study;
- offer access to persons other than those employed by the institution;
- offer more than just correspondence courses; and
- offer at least one program lasting 3 months or longer; and
- be located in the 50 States or the District of Columbia.

For a student to be considered eligible for NPSAS, the student must have been attending an eligible institution on or about October 15, 1986. In addition, a student:

- had to be enrolled in a course for credit or in an occupational or vocational program or course of studies; or
- had to be enrolled in a degree or formal award program; and
- could not be enrolled in a high school program.[5]

In the fall of 1986, institutional data were collected from institutional registration records and student financial aid records. For each student sampled, information was collected from registration records on such items as student performance, field of study, and attendance status (part-time/full-time). For aided students, financial aid data were abstracted from financial aid office records, including data on the type and amount of aid awarded and family financial characteristics. Since student aid status and award amounts may change during a school year, the initial institutional data collection activity was updated in the summer and fall of 1987.

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[5] For more detail regarding sample selection procedures, please refer to the technical notes, appendix B, section I.

In March of 1987, questionnaires were mailed to all sampled students. A phone questionnaire was developed to follow up on all nonrespondents to the mail survey. Students were asked about their activities in the fall of 1986 and in the spring of 1987, about their school program, expenses, finances, and decisions they made regarding their education.

In the spring of 1987, questionnaires were mailed to a subsample of parents of students in the NPSAS sample. Information was gathered on the financial condition of families of dependent students with no financial aid record. Data from this survey will be available in the summer of 1988 and are not included in this report.

This report, the first in a series, is based on findings from the 1987 NPSAS for undergraduate students enrolled in the fall of 1986.[6] The data are those collected from fall registration records, end-of-year financial aid records, and the student survey.

The report focuses on a description of the postsecondary student population in the fall of 1986, undergraduate education expenses, and the means by which students financed their undergraduate education. Specifically, chapter II describes selected personal and enrollment characteristics of the postsecondary student population enrolled in the fall; chapter III looks at student costs of attending a postsecondary institution from the perspective of both the student and in terms of institution-determined costs for financial aid awards; chapter IV discusses various sources and types of financial assistance to undergraduates; chapter V looks at Federal financial assistance to undergraduates; chapter VI presents information on the composition of student aid awards; chapter VII looks at the sources of financial support for financing undergraduate students' education and the net price students and their families pay, and chapter VIII presents a summary of NPSAS findings.[7]

All differences specifically cited in this report are statistically significant at the 0.05 level.[8] Information regarding the reliability of the data is presented in the technical notes, appendix B, section III.

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[6] The Center plans to issue two more descriptive survey reports. One report will examine the financing of postbaccalaureate education--both graduate and first-professional. The other will incorporate information obtained from parents that will allow more detailed comparisons of aided and nonaided student financing.

[7] The intent of this report is to describe selected results related to undergraduate education expenses and education financing. Researchers interested in conducting further analyses in this area should obtain the NPSAS Public Use Data Files.

[8] Estimates are assumed to be independently distributed and two-tailed tests have been applied. The jacknife procedure was employed to produce estimates of the variances of the statistics presented in this report.

CHAPTER II: POSTSECONDARY ENROLLMENT

Enrollment by Control and Level of Institution[1]

Since the early 1970s, enrollments in higher education institutions have increased dramatically. Between 1970 and 1986, total fall enrollments in higher education have increased 45 percent. The greatest increase occurred in 2-year institutions, where enrollments more than doubled during this time period. Public institutions have consistently attracted the majority of students over this 16-year period, with enrollment rates approximately three times greater than those at private institutions.[2] The enrollment data are presented in the chapter to provide a basis for understanding and assessing student financial aid participation patterns.

Table 2.1 shows the distribution of students attending a postsecondary institution by level of education and control and level of institution in the fall of 1986.[3] Table 2.1 indicates that over 12.5 million students were enrolled in the Nation's postsecondary institutions. Three-fourths of these students (74.2 percent) were enrolled in public institutions, 21 percent were enrolled in private, not-for-profit institutions, and 5 percent in private, for-profit institutions. Looking at enrollment by level of institution, approximately 36 percent of postsecondary students attended 2-year institutions, 35 percent attended doctoral institutions, 25 percent attended other 4-year institutions, and 4 percent attended less than 2-year institutions.

Looking at enrollment by level of education, table 2.1 indicates that in the fall of 1986 over 11 million undergraduate students were enrolled in postsecondary institutions. Three-fourths of these students (76.4 percent) attended public institutions, 18 percent attended private, not-for profit institutions, and 5 percent attended private, for-profit institutions. Similarly, most graduate students (62.5 percent) attended public institutions. In contrast, two-thirds of first-professional students attended private, not-for-profit institutions (figure 2.1).

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[1] Definitions of how institutions are classified by control and level are available in the technical notes, appendix B, section V.

[2] Changes in enrollment data are reported for only institutions of higher education, because total postsecondary education enrollment data were not collected until fall 1986. The U.S. Department of Education, Center for Education Statistics, The Condition of Education: A Statistical Report, 1987, p. 120.

[3] Estimates of enrollment in postsecondary institutions are based upon the NPSAS universe of institutions and students. Total enrollment statistics are available from the Center for Education Statistics IPEDS/HEGIS data files. Comparisons of the NPSAS and IPEDS/HEGIS enrollment figures can be found in the technical notes, appendix B, section IVA and B.

Table 2.1--Students enrolled in a postsecondary institution in the fall of 1986, by level of education and control and level of institution

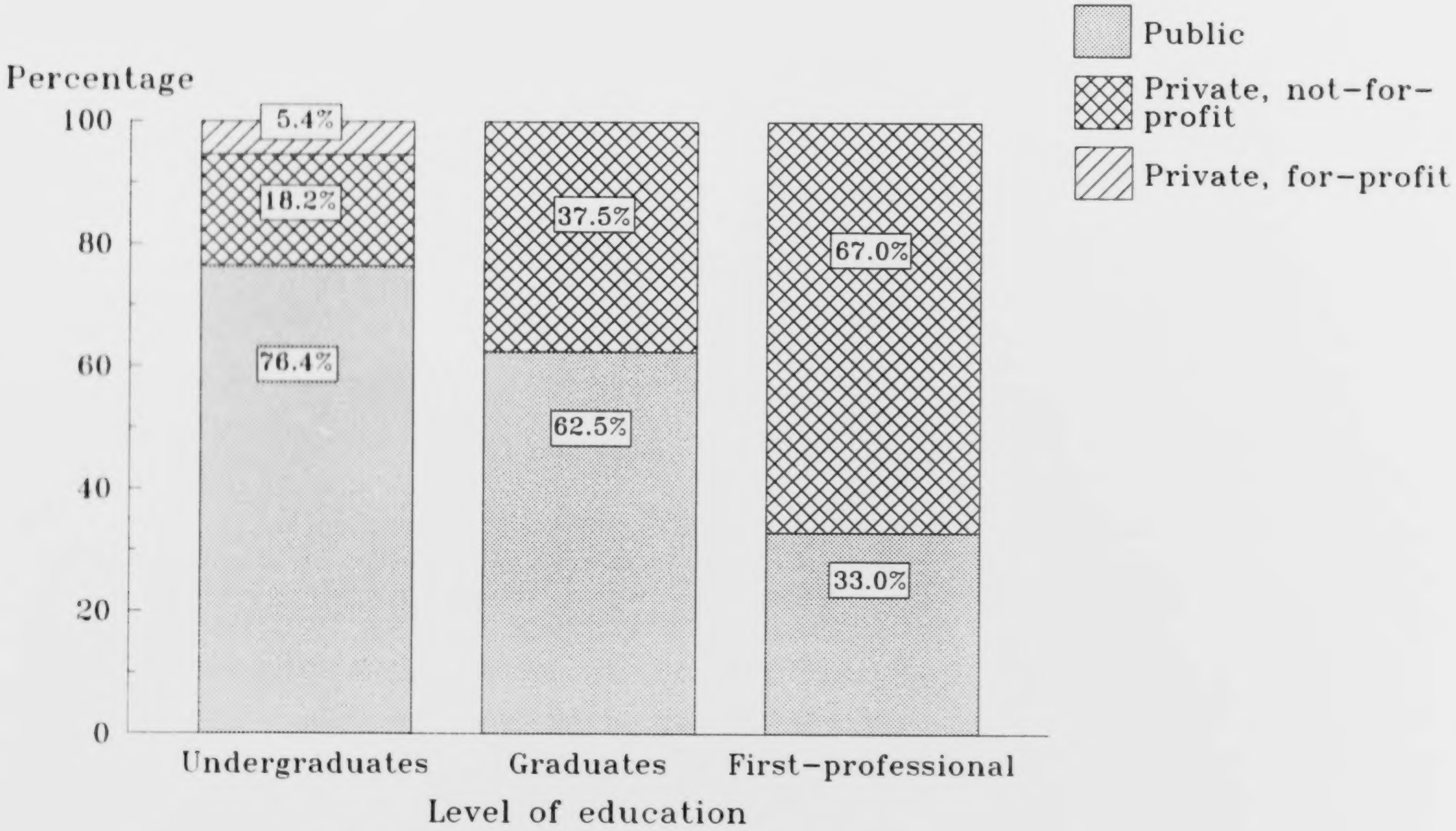
Control and level of institution	All students *	Level of education		
		Undergraduate	Graduate	First-professional
		Number of students		
Total	12,579,743	11,213,432	1,063,146	300,907
		Percent		
Total	100.0	100.0	100.0	100.0
Public	74.2	76.4	62.5	33.0
4-year doctoral	25.2	23.0	45.5	33.0
Other 4-year	14.8	15.0	17.0	0.0
2-year	33.2	37.3	0.0	0.0
Less than 2-year	1.0	1.2	0.0	0.0
Private, not-for-profit	21.0	18.2	37.5	67.0
4-year doctoral	10.0	6.9	27.1	67.0
Other 4-year	9.8	10.0	10.3	0.0
2-year	1.1	1.2	0.0	0.0
Less than 2-year	0.1	0.1	0.0	0.0
Private, for-profit	4.8	5.4	0.0	0.0
2-year and above	1.8	2.0	0.0	0.0
Less than 2-year	3.0	3.4	0.0	0.0

* Includes students whose level of education was unclassified or missing.

NOTE: Details may not add to totals because of rounding.

SOURCE: U.S. Department of Education, Center for Education Statistics, The 1987 National Postsecondary Student Aid Study.

Figure 2.1—Percentage of students enrolled in postsecondary institutions in the fall of 1986, by level of education and control of institution



SOURCE: U.S. Department of Education, Center for Education Statistics, The 1987 National Postsecondary Student Aid Study

Table 2.1 also indicates that approximately 40 percent of the undergraduates attended 2-year institutions, 30 percent attended doctoral institutions, and 25 percent attended other 4-year institutions. Most graduate students (72.6 percent) attended doctoral institutions; only 27 percent attended other 4-year schools. Since any postsecondary institution with a first-professional program is classified as a doctoral-level school, all of the first-professional students attended doctoral institutions.

Enrollment By Selected Student Characteristics

Throughout the 1970s, college administrators and public policymakers were concerned that the 1980s would bring a period of declining postsecondary enrollments. Population projections for the 1980s indicated decreases in the population of 18- to 24-year-olds. Many analysts saw this as resulting in future declines in postsecondary enrollments. However, while the population of 18- to 24-year-olds declined by 6.3 percent between 1980 and 1985, a larger percentage of 18- to 24-year-olds (approximately 2.8 percent more) were continuing their education beyond high school.[4] Also, earlier predictions of enrollment trends did not take into account the fact that greater numbers of older students--particularly older women--would be attending postsecondary institutions in the 1980s. In fact, "forty-six percent of the increase in total enrollment between 1980 and 1985 can be attributed solely to the increased attendance of women 25 and older."[5]

Table 2.2 examines the distribution of students attending a postsecondary institution by level of education and selected student characteristics. The particular characteristics presented in table 2.2 were selected both to reflect the demographic characteristics of enrolled students and to provide distributions for variables that are related to receipt of financial aid and the amount of aid awarded. The data show that in the fall of 1986 a greater percentage of the postsecondary population was female (54.5 percent) than male (45.5 percent), and that approximately 45 percent of the total postsecondary population was 24 years old or older. The data also show that most postsecondary students were white (78.3 percent), most were not married (73.4 percent), and the majority attended school full time (61.2 percent).

The data also indicate that among undergraduates enrolled in the fall of 1986, 62 percent attended school full time, 50 percent lived off campus (not with parents), 62 percent were dependent,[6] and although the majority of the undergraduates (60.3 percent) were 23 years old or

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[4] *The Condition of Education*, 1987, p. 124.

[5] Ibid.

[6] Student dependecy status is based on Federal financial aid program definitions in force in the fall of 1986.

Table 2.2--Students enrolled in a postsecondary institution in the fall of 1986, by level of education and selected student characteristic

Selected student characteristic	All students 1/	Level of education		
		Undergraduate	Graduate	First-professional
		Number of students		
Total	12,579,743	11,213,432	1,063,146	300,907
		Percent		
Total	100.0	100.0	100.0	100.0
Gender				
Male	45.5	44.9	46.9	62.6
Female	54.5	55.1	53.1	37.4
Race/ethnicity				
American Indian	0.9	1.0	0.5	0.5
Asian American	5.4	5.1	8.6	5.4
Black, non-Hispanic	8.9	9.3	5.6	3.8
Hispanic	6.5	6.8	4.1	4.7
White, non-Hispanic	78.3	77.8	81.3	85.7
Age				
23 or younger	55.2	60.3	9.2	26.7
24-29	19.6	16.9	38.2	52.3
30 or older	25.2	22.7	52.6	20.9
Marital status				
Married	26.6	24.2	51.2	29.1
Not married 2/	73.4	75.8	48.8	70.9
Attendance status				
Full-time	61.2	62.4	38.7	92.8
Part-time	38.8	37.6	61.3	7.2
Dependency status				
Dependent	59.1	62.2	27.9	53.4
Independent	40.9	37.8	72.1	46.6
Housing status				
School-owned	18.9	19.8	7.7	24.0
Off-campus, not with parents	53.7	50.4	84.2	69.0
With parents	27.4	29.8	8.1	6.9

1/ Includes students whose level of education was unclassified or missing.

2/ Includes students who were single, separated, divorced, or widowed.

NOTE: Details may not add to totals because of rounding.

SOURCE: U.S. Department of Education, Center for Education Statistics, The 1987 National Postsecondary Student Aid Study.

younger, about one-quarter were 30 years old or older. Among graduate students, 61 percent attended school part time, 84 percent lived off campus (not with parents), 72 percent were independent, and 53 percent were 30 years old or older. Among first-professional students, almost all (92.8 percent) attended school full time, 69 percent lived off campus (not with parents), 63 percent were male, and most (53.4 percent) were dependent (table 2.2).

Since the data clearly suggest that enrollment patterns and personal characteristics vary by the student's level, (i.e., undergraduate, graduate, or first-professional), students at each level should be examined separately when considering issues related to education expenses and student financial aid. For this reason, the rest of this report will focus on undergraduate students only. Separate NPSAS reports will describe the costs and financing of graduate and first-professional students.

Enrollment Characteristics of Undergraduate Students

Table 2.3 examines the distribution of undergraduate students by attendance status, housing status, and dependency status, by control and level of institution. As previously noted, in the fall of 1986, more undergraduates attended school full time than part time, lived off campus (not with parents) rather than in school-owned housing, and were classified as dependent rather than independent. However, some exceptions to this overall pattern occurred in particular types of institutions and are worth highlighting. For example, undergraduates at public, 2-year institutions were more likely to be enrolled on a part-time basis than undergraduates in any other institutional sector. For example, while fewer than 30 percent of the undergraduates in public 4-year institutions attended school part time, 64 percent of undergraduates at public, 2-year institutions attended school part time. Also, though, in general, undergraduates lived off campus rather than in school-owned housing, more students at private, not-for-profit institutions lived on campus than off campus (not with parents). Additionally, 62 percent of all undergraduates were classified as dependent; however, undergraduates at less than 2-year institutions were more likely to be classified as independent.

Table 2.4 examines the distribution of undergraduate students by attendance status, housing status, dependency status, and personal characteristics. As shown, unlike younger undergraduates, undergraduates 24 years old or older and married undergraduates were more likely to attend school part time and be independent. The data also indicate that younger undergraduates (under 24 years old) were less likely than older students to live off campus (not with parents). Furthermore, the data indicate few substantial differences in attendance status, housing status or dependency classification among undergraduates from different racial/ethnic groups.

Appendix table A.1 examines undergraduate enrollment in the fall of 1986 by race/ethnicity and control and level of institution. This table

Table 2.3--Undergraduates enrolled in the fall of 1986, by selected student characteristic and control and level of institution

Control and level of institution	Number of undergraduates	Selected student characteristic (in percents)						
		Attendance status		Dependency status		Housing status		
		Full-time	Part-time	Dependent	Independent	School-owned	Off-campus *	With parents
Total undergraduates	11,213,432	62.4	37.6	62.2	37.8	19.8	50.4	29.8
Public	8,572,090	57.0	43.0	60.4	39.6	14.9	53.7	31.4
4-year doctoral	2,581,556	79.6	20.4	75.0	25.0	30.2	50.0	19.8
Other 4-year	1,681,052	72.4	27.6	69.2	30.8	24.8	46.7	28.5
2-year	4,180,263	36.2	63.8	48.4	51.6	1.9	58.4	39.7
Less than 2-year	129,219	72.2	27.8	40.5	59.5	1.0	64.4	34.6
Private, not-for-profit	2,038,949	79.0	21.0	74.5	25.5	45.6	35.1	19.3
4-year doctoral	769,069	82.2	17.8	79.8	20.2	45.8	35.3	18.8
Other 4-year	1,119,661	78.0	22.0	72.0	28.0	47.0	34.6	18.4
2-year	133,779	67.4	32.6	68.8	31.2	37.9	35.1	27.0
Less than 2-year	16,441	86.9	13.1	43.5	56.5	2.8	61.3	35.9
Private, for-profit	602,394	84.0	16.0	46.1	53.9	2.4	55.4	42.2
2-year and above	223,859	87.0	13.0	57.9	42.1	4.7	49.6	45.7
Less than 2-year	378,535	82.2	17.8	39.2	60.8	1.0	58.9	40.1

* Includes only students who lived off campus, and not with parents.

NOTE: Details may not add to totals due to rounding.

SOURCE: U.S. Department of Education, Center for Education Statistics, The 1987 National Postsecondary Student Aid Study.

Table 2.4--Undergraduates enrolled in the fall of 1986, by selected student characteristic

Selected student characteristic	Number of undergraduates	Selected student characteristic (in percents)						
		Attendance status		Dependency status		Housing status		
		Full-time	Part-time	Dependent	Independent	School owned	Off-campus 1/	With parents
Total undergraduates	11,213,432	62.4	37.6	62.2	37.8	19.8	50.4	29.8
Gender								
Male	5,034,831	64.5	35.5	67.0	33.0	21.3	46.6	32.1
Female	6,178,601	60.7	39.3	58.3	41.7	18.7	53.4	27.9
Race/ethnicity								
American Indian	112,134	49.2	50.8	53.3	46.7	17.0	60.8	22.3
Asian American	571,885	64.0	36.0	65.7	34.3	17.8	43.2	39.0
Black, non-Hispanic	1,042,849	62.9	37.1	55.2	44.8	19.1	47.9	33.0
Hispanic	762,513	58.0	42.0	59.1	40.9	9.6	50.3	40.1
White, non-Hispanic	8,724,050	62.9	37.1	63.2	36.8	21.0	51.1	28.0
Age								
23 or younger	6,761,700	79.6	20.4	89.9	10.1	31.2	28.2	40.7
24-29	1,895,070	44.2	55.8	35.7	64.3	4.3	72.9	22.8
30 or older	2,545,449	30.1	69.9	8.0	92.0	1.2	92.7	6.1
Marital status								
Married	2,713,651	33.2	66.8	12.6	87.4	2.1	93.0	4.9
Not married 2/	8,499,782	71.6	28.4	77.9	22.1	25.5	36.8	37.7

1/ Includes only students who lived off campus, and not with parents.

2/ Includes students who were single, separated, divorced or widowed.

NOTE: Details may not add to totals because of rounding.

SOURCE: U.S. Department of Education, Center for Education Statistics, The 1987 National Postsecondary Student Aid Study.

indicates that irrespective of race/ethnicity, most students attended a public institution in the fall of 1986. There were distinct differences, however, among racial/ethnic groups in the type of institutions attended. American Indian and white undergraduates were more likely than other undergraduates to attend private, not-for-profit institutions, and black and Hispanic students were more likely to attend private, for-profit institutions. The data also indicate that Asian American undergraduates and white undergraduates were more likely than other undergraduates to attend doctoral-level institutions, and black and Hispanic students were more likely to attend less than 2-year institutions.

CHAPTER III: UNDERGRADUATE EDUCATION EXPENSES

The cost to students of attending a postsecondary institution has increased fairly substantially over the last several years both in current and constant dollars.[1] Because income, as measured by median family income or personal disposable income per capita, has increased at a slower rate than postsecondary education expenses,[2] the issue of how much it costs a student to attend a postsecondary institution has become increasingly important to students, their families, and policymakers. To determine students' costs in attending postsecondary institutions in the 1986-87 school year and to establish a base year to study trends in postsecondary education expenses, NPSAS collected information on a variety of expense variables from two perspectives: the student and the institution.

For the purposes of this report, information is presented on total expenses and three components: tuition and fees, food and housing, and other expenses. Included in the other expenses component are such items as books and supplies, transportation, child care, and personal expenses.

The tuition and fees variable used in this report was obtained from the Institutional Record Form which asked institutions for the tuition and fees charged to the student prior to any discounts or allowances. For a more detailed description of the tuition and fees variable used in this report, see technical notes, appendix B, section V.

There are two food and housing variables used in this report. The first variable represents students' perceptions of what it costs them for food and housing that was directly related to their education. Because students' perceptions of expenses directly related to their education may differ depending on their attendance status and living arrangement, the expense variables have been displayed by attendance status and housing status.

The second food and housing variable represents an estimation by financial aid administrators of food and housing expenses for the school year. Since financial aid administrators generally construct expense budgets only for students receiving need-based aid, institution-determined expenses are available only for students who received this type of aid. The financial aid administrator's determination of costs for food and housing takes into consideration the type of housing in which the student lives (i.e., school-owned housing, off-campus, not with parents, or at home, with parents) while enrolled in school. Information on the institution-determined food and housing variable was obtained from the Pell or Uniform Methodology Budget information on the Institutional Record Form. For a more detailed explanation of the construction of the food and housing variables cited in this chapter, see technical notes, appendix B, section V.

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[1] Michael O'Keefe, "College Costs: Have They Gone Too High Too Fast?" Change (May/June 1986), p. 29.

[2] The Washington Office of The College Board, Trends in Student Aid: 1963 to 1983, December 1983, p. 5 and The Washington Office of the College Board, Trends in Student Aid: 1980-1987, November 1987, pp. 6-7.

There also are two "other expenses" variables used in this report. The first, represents students' perceptions of their miscellaneous costs directly related to their education. Expenses, such as books and supplies, commuting costs, child care, and other miscellaneous personal expenses are included in this category. The second, represents an estimation by financial aid administrators of additional expenses (expenses in addition to tuition and fees and food and housing) that need-based aid recipients will incur while attending a postsecondary institution. Like the food and housing variable, the "other expenses" variable is displayed in the tables by attendance status and housing status. For a more detailed explanation of the "other expenses" variables used in this report, see technical notes, appendix B, section V.

Student-Reported Expenses by Expense Categories

Table 3.1 examines student-reported expenses for the 1986-87 school year for undergraduates enrolled in a postsecondary institution in the fall of 1986 by type of expense, housing status, attendance status, and control and level of institution. In examining the data in table 3.1 it is useful to keep in mind the distribution of undergraduates enrolled in the fall of 1986 who were in each of the three housing statuses. Table 2.2 indicates that most (50.4 percent) undergraduates enrolled in the fall of 1986 lived off campus, not with their parents; 30 percent lived off campus, with their parents; and 20 percent lived on campus. In general, the data in table 3.1 indicate that average total expenses for the 1986-87 school year varied by housing status. In particular, the average total expense of a postsecondary education for full-time, full-year undergraduates living in school-owned housing was $8,187. In contrast, full-time, full-year undergraduates who lived off campus, not with their parents, reported that their average total expenses for the year were $5,042, and full-time, full-year undergraduates who lived with their parents while attending a postsecondary institution reported that their average total expenses for the year were $3,970.

The differences between average total expenses for those who lived on campus and those who did not is not only attributable to differences in housing expenses but also to differences in tuition and fee expenses. Full-time, full-year undergraduates who lived in school-owned housing were enrolled in postsecondary institutions that had higher tuition and fees ($4,095), on average, than undergraduates who lived off campus, with or not with their parents ($2,275 and $2,017, respectively) (table 3.1).

As might be expected, the variation in student-reported food and housing expenses for undergraduates enrolled in the fall of 1986 was larger than

Table 3.1--Average amount of student-reported expenses for the 1986-87 school year for all undergraduates enrolled in the fall of 1986, by type of expense, attendance status, housing status, and control and level of institution

Control and level of institution	All expenses		Tuition and fees		Food and housing		Other expenses *	
	Average amount	Percent of total	Average amount	Percent of total	Average amount	Percent of total	Average amount	Percent of total
Full-time, full-year undergraduates								
School-owned housing								
Total	$8,187	100.0	$4,095	50.0	$3,116	38.1	$976	11.9
Public	5,687	100.0	1,897	33.4	2,846	50.0	945	16.6
4-year doctoral	5,847	100.0	1,978	33.8	2,952	50.5	917	15.7
Other 4-year	5,519	100.0	1,876	34.0	2,700	48.9	942	17.1
2-year	4,588	100.0	775	16.9	2,389	52.1	1,424	31.0
Less than 2-year	--	100.0	--	--	--	--	--	--
Private, not-for-profit	11,217	100.0	6,759	60.3	3,450	30.8	1,008	9.0
4-year doctoral	12,757	100.0	8,024	62.9	3,685	28.9	1,048	8.2
Other 4-year	10,522	100.0	6,179	58.7	3,358	31.9	986	9.4
2-year	7,307	100.0	3,674	50.3	2,678	36.7	955	13.1
Less than 2-year	--	100.0	--	--	--	--	--	--
Private, for-profit	9,646	100.0	5,345	55.4	2,822	29.3	1,479	15.3
2-year and above	9,225	100.0	5,342	57.9	2,532	27.4	1,351	14.6
Less than 2-year	--	100.0	--	--	--	--	--	--
Off-campus, not with parents								
Total	5,042	100.0	2,275	45.1	1,404	27.8	1,363	27.0
Public	4,037	100.0	1,302	32.2	1,424	35.3	1,312	32.5
4-year doctoral	4,475	100.0	1,718	38.4	1,642	36.7	1,115	24.9
Other 4-year	3,983	100.0	1,229	30.8	1,454	36.5	1,300	32.6
2-year	3,312	100.0	651	19.6	1,013	30.6	1,649	49.8
Less than 2-year	3,377	100.0	396	11.7	969	28.7	2,011	59.6
Private, not-for-profit	9,041	100.0	5,970	66.0	1,572	17.4	1,499	16.6
4-year doctoral	10,426	100.0	7,168	68.8	1,941	18.6	1,316	12.6
Other 4-year	8,314	100.0	5,314	63.9	1,377	16.6	1,623	19.5
2-year	6,127	100.0	3,476	56.7	816	13.3	1,834	29.9
Less than 2-year	5,550	100.0	3,608	65.0	647	11.7	1,296	23.3
Private, for-profit	6,788	100.0	4,394	64.7	794	11.7	1,601	23.6
2-year and above	7,294	100.0	4,789	65.7	1,000	13.7	1,505	20.6
Less than 2-year	6,395	100.0	4,086	63.9	633	9.9	1,675	26.2
At home, with parents								
Total	3,970	100.0	2,017	50.8	454	11.4	1,500	37.8
Public	2,878	100.0	1,009	35.1	436	15.1	1,433	49.8
4-year doctoral	3,445	100.0	1,555	45.2	458	13.3	1,431	41.5
Other 4-year	3,210	100.0	1,149	35.8	484	15.1	1,577	49.1
2-year	2,430	100.0	670	27.6	399	16.4	1,362	56.0
Less than 2-year	2,107	100.0	326	15.5	432	20.5	1,350	64.1
Private, not-for-profit	7,879	100.0	5,608	71.2	553	7.0	1,718	21.8
4-year doctoral	9,199	100.0	6,815	74.1	613	6.7	1,771	19.3
Other 4-year	7,418	100.0	5,180	69.8	533	7.2	1,705	23.0
2-year	5,386	100.0	3,280	60.9	447	8.3	1,659	30.8
Less than 2-year	4,522	100.0	3,090	68.3	360	8.0	1,073	23.7
Private, for-profit	6,755	100.0	4,613	68.3	430	6.4	1,712	25.3
2-year and above	7,146	100.0	5,002	70.0	362	5.1	1,782	24.9
Less than 2-year	6,308	100.0	4,169	66.1	508	8.0	1,632	25.9

Table 3.1--Average amount of student-reported expenses for the 1986-87 school year for all undergraduates enrolled in the fall of 1986, by type of expense, attendance status, housing status, and control and level of institution, Continued

Control and level of institution	All expenses		Tuition and fees		Food and housing		Other expenses *	
	Average amount	Percent of total	Average amount	Percent of total	Average amount	Percent of total	Average amount	Percent of total
				All other undergraduates				
				School-owned housing				
Total	$4,957	100.0	$1,758	35.5	$2,343	47.3	$856	17.3
Public	4,118	100.0	1,010	24.5	2,261	54.9	847	20.6
4-year doctoral	4,395	100.0	1,212	27.6	2,372	54.0	811	18.4
Other 4-year	4,043	100.0	1,083	26.8	2,144	53.0	816	20.2
2-year	3,464	100.0	323	9.3	2,128	61.4	1,013	29.2
Less than 2-year	--	100.0	--	--	--	--	--	--
Private, not-for-profit	6,664	100.0	3,264	49.0	2,539	38.1	862	12.9
4-year doctoral	7,680	100.0	3,996	52.0	2,767	36.0	917	11.9
Other 4-year	6,635	100.0	3,221	48.5	2,643	39.8	772	11.6
2-year	3,433	100.0	1,058	30.8	1,236	36.0	1,139	33.2
Less than 2-year	--	100.0	--	--	--	--	--	--
Private, for-profit	--	100.0	--	--	--	--	--	--
2-year and above	--	100.0	--	--	--	--	--	--
Less than 2-year	--	100.0	--	--	--	--	--	--
				Off-campus, not with parents				
Total	1,874	100.0	606	32.3	466	24.9	802	42.8
Public	1,607	100.0	340	21.2	476	29.6	791	49.2
4-year doctoral	2,397	100.0	758	31.6	776	32.4	863	36.0
Other 4-year	2,004	100.0	576	28.7	555	27.7	873	43.6
2-year	1,334	100.0	192	14.4	389	29.1	753	56.4
Less than 2-year	1,385	100.0	129	9.3	273	19.7	983	71.0
Private, not-for-profit	3,021	100.0	1,796	59.5	430	14.2	794	26.3
4-year doctoral	3,513	100.0	2,040	58.1	626	17.8	847	24.1
Other 4-year	2,811	100.0	1,735	61.7	330	11.7	746	26.5
2-year	2,466	100.0	1,188	48.2	349	14.2	929	37.7
Less than 2-year	3,205	100.0	1,785	55.7	516	16.1	904	28.2
Private, for-profit	3,696	100.0	2,303	62.3	392	10.6	1,001	27.1
2-year and above	3,369	100.0	2,139	63.5	387	11.5	843	25.0
Less than 2-year	3,816	100.0	2,363	61.9	394	10.3	1,059	27.8
				At home, with parents				
Total	1,943	100.0	647	33.3	293	15.1	1,003	51.6
Public	1,650	100.0	363	22.0	293	17.8	993	60.2
4-year doctoral	2,402	100.0	826	34.4	374	15.6	1,202	50.1
Other 4-year	1,944	100.0	599	30.8	315	16.2	1,031	53.0
2-year	1,478	100.0	251	17.0	276	18.7	951	64.3
Less than 2-year	1,704	100.0	151	8.9	371	21.8	1,181	69.3
Private, not-for-profit	3,396	100.0	1,977	58.2	321	9.4	1,098	32.3
4-year doctoral	3,663	100.0	2,262	61.8	322	8.8	1,079	29.4
Other 4-year	3,384	100.0	1,944	57.5	324	9.6	1,116	33.0
2-year	2,686	100.0	1,223	45.5	321	12.0	1,141	42.5
Less than 2-year	3,123	100.0	2,159	69.1	213	6.8	751	24.0
Private, for-profit	3,652	100.0	2,382	65.2	253	6.9	1,016	27.8
2-year and above	3,682	100.0	2,389	64.9	176	4.8	1,117	30.3
Less than 2-year	3,639	100.0	2,380	65.4	286	7.9	973	26.7

--Too few cases for a reliable estimate.

* Includes books and supplies, commuting costs, and other miscellaneous personal expenses.

NOTE: Details may not add to totals due to rounding.

SOURCE: U.S. Department of Education, Center for Education Statistics,
The 1987 National Postsecondary Student Aid Study.

the variation by housing status for tuition and fees. Food and housing expenses were largest for undergraduates enrolled in the fall of 1986 who lived on campus ($3,116). Undergraduates who lived off campus reported paying the next largest amounts, on average, for food and housing ($1,404). Those who lived at home, reported paying the least amount for food and housing, $454, on average.

It is worth noting that some students may have more difficulty in determining school-related food and housing expenses than others. Students who live on campus can easily ascribe their total food and housing expenses to the cost of going to school. On the other hand, those who live off campus frequently may live with other students or relatives (spouse and children). For them, the task of separating school-related food and housing expenses from expenses unrelated to schooling may be more difficult. Finally, students who live with their parents are not likely to perceive a large share of their food and housing as an out-of-pocket expense, and will, in general, report a low amount for these expenses. This may explain why the average expenses for food and housing of students who lived with their parents were the lowest among undergraduates in the three living arrangements.

Finally, the variation in student-reported "other expenses" for undergraduates enrolled in the fall of 1986 had the least variation, among the three expense categories. "Other expenses" for full-time, full-year undergraduates enrolled in the fall of 1986 who were living on campus were $976. "Other expenses" for those living at home with their parents were $1,500 and for students living off campus, not with their parents were $1,363. Differences in the averages for student-reported other expenses may, in part, be attributable to differences in daily commuting costs. Undergraduates who lived at home with their parents may have incurred the largest commuting costs.

Expenses by Control and Level of Institution

Education expenses for the 1986-87 school year for undergraduates enrolled in the fall of 1986 varied substantially by control and level of institution. The majority of undergraduates who were enrolled in the fall of 1986 attended public institutions (76.4 percent, see table 2.1) where the average total expense related to attendance was approximately one-half that at private, not-for-profit institutions and about 45 percent less than at private, for-profit institutions. Among full-time, full-year undergraduates who lived off campus, not with their parents, the average total expense at public institutions was $4,037, the average total expense at private, not-for-profit institutions was $9,041, and the average total expense at private, for-profit institutions was $6,788 (table 3.1). Full-time, full-year undergraduates whose expenses were the least ($2,107), on average, were those who attended a less than 2-year public school and lived at home, while those with the largest average expenses ($12,757) were those who attended a private, not-for-profit 4-year doctoral institution and lived on campus.

As might be expected, tuition and fees as a proportion of total expenses varied much more by control of the institution than by housing status. Tuition and fees for full-time, full-year undergraduates who were enrolled in the fall of 1986 were one-third of total expenses at public institutions and roughly two-thirds of total expenses at private institutions.

Food and housing expenses as a share of total expenses were greatest at public institutions and least at private, for-profit institutions among each of the housing statuses. Finally, other expenses as a share of total expenses were greatest at public institutions and least at private, not-for-profit institutions for any given housing status.

Student-Reported and Institution-Determined Expenses for Need-Based Aid Recipients

Table 3.2 compares institution-determined expenses with student-reported expenses for need-based aid recipients. As discussed above, institutions estimate the cost of food and housing and other expenses associated with attending a postsecondary institution to help determine how much financial aid to award to need-based aid recipients. Only those undergraduates who were enrolled in the fall of 1986 and who had institution-determined and student-reported expenses were included in table 3.2.

As shown, full-time, full-year undergraduates who were enrolled in the fall of 1986 had different perceptions of their education-related expenses than those allowed by institutionally-determined need-based aid budgets. Yet, the differences exhibit a consistent pattern.

As might be expected, students living in school-owned housing tended to more closely approximate institution-determined expenses than students who lived off campus with or not with their parents. For example, food and housing expenses reported by students who lived on campus were 16 percent greater than institution-determined expenses, while these same student-reported expenses were 52 and 63 percent less than institution-determined expenses for students living off campus, not with parents and with parents, respectively. Students who lived at home with their parents reported food and housing expenses that were roughly $1,000 less than the institution-determined expenses. This large difference may be due in part to the fact that several need-based aid programs allow approximately $1,000 for food and housing expenses for students who live at home.

Differences between student-reported and institution-determined other expenses were less than the differences associated with food and housing. The differences were 17, 5, and 25 percent for those who lived on campus, off campus, not with parents, and off campus with parents, respectively. Undergraduates who lived away from their parents reported smaller other expenses, on average, than the institutional budget estimates, while students who lived at home with their parents reported larger other expenses, on average, than institutions estimated.

Table 3.2--Average amount of institution-determined expenses and student-reported expenses for the 1986-87 school year for undergraduate, need-based aid recipients* enrolled in the fall of 1986, by type of expense, housing status, attendance status, and control and level of institution

Control and level of institution	School-owned housing				Off-campus, not with parents				At home, with parents			
	Institution-determined expenses		Student-reported expenses		Institution-determined expenses		Student-reported expenses		Institution-determined expenses		Student-reported expenses	
	Food and housing	Other expenses	Food and housing	Other expenses	Food and housing	Other expenses	Food and housing	Other expenses	Food and housing	Other expenses	Food and housing	Other expenses
	Full-time, full-year undergraduates											
Total	$2,761	$1,276	$3,189	$1,062	$3,003	$1,689	$1,441	$1,612	$1,650	$1,312	$606	$1,645
Public	2,479	1,229	2,890	1,136	2,851	1,646	1,485	1,555	1,584	1,246	631	1,561
4-year doctoral	2,618	1,329	3,008	1,059	2,700	1,850	1,741	1,271	1,838	1,350	665	1,618
Other 4-year	2,354	1,130	2,696	1,112	2,703	1,623	1,425	1,460	1,526	1,188	473	1,600
2-year	1,788	793	3,062	2,301	3,279	1,386	1,172	2,068	1,488	1,242	718	1,497
Less than 2-year	--	--	--	--	--	--	--	--	--	--	--	--
Private, not-for-profit	3,017	1,304	3,464	992	2,939	1,536	1,687	1,731	1,776	1,416	631	1,812
4-year doctoral	3,594	1,488	3,650	1,089	3,355	1,841	1,965	1,588	2,067	1,490	741	1,914
Other 4-year	2,781	1,234	3,434	952	2,837	1,412	1,688	1,820	1,685	1,410	603	1,829
2-year	2,344	995	2,410	866	1,831	1,117	774	1,763	1,337	1,163	495	1,317
Less than 2-year	--	--	--	--	3,301	1,680	665	1,410	--	--	--	--
Private, for-profit	2,566	2,318	2,709	1,329	3,971	2,176	816	1,762	1,678	1,385	458	1,666
2-year and above	--	--	--	--	3,076	2,299	1,073	1,650	1,580	1,424	312	1,734
Less than 2-year	--	--	--	--	4,669	2,079	615	1,850	1,791	1,339	626	1,588
	All other undergraduates											
Total	$2,510	$1,508	$2,244	$921	$3,061	$1,616	$713	$1,108	$1,610	$1,206	$312	$1,048
Public	2,435	1,350	2,110	941	2,764	1,578	890	1,185	1,538	1,096	339	1,066
4-year doctoral	2,611	1,457	2,202	1,039	2,641	1,906	1,137	968	--	--	--	--
Other 4-year	2,128	1,282	2,024	872	2,967	1,879	971	1,376	1,512	1,166	357	1,196
2-year	--	--	--	--	2,747	1,333	759	1,197	1,485	998	251	946
Less than 2-year	--	--	--	--	--	--	--	--	--	--	--	--
Private, not-for-profit	2,604	1,751	2,483	901	3,196	1,562	572	1,073	1,570	1,386	389	1,296
4-year doctoral	3,134	1,987	2,507	902	3,585	1,900	122	995	1,818	1,385	346	1,362
Other 4-year	2,350	1,636	2,513	901	3,240	1,578	443	1,061	1,492	1,573	335	1,177
2-year	--	--	--	--	2,336	915	272	1,261	1,338	812	649	1,679
Less than 2-year	--	--	--	--	3,185	1,501	390	1,072	--	--	--	--
Private, for-profit	--	--	--	--	3,672	1,728	379	948	1,749	1,327	236	920
2-year and above	--	--	--	--	2,870	1,549	407	830	1,591	1,523	140	846
Less than 2-year	--	--	--	--	3,902	1,779	371	982	1,792	1,274	262	940

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* Includes only those undergraduates for whom both institution-determined expenses for need-based financial aid and student-reported, education-related expenses were available.

SOURCE: U.S. Department of Education, Center for Education Statistics, The 1987 National Postsecondary Student Aid Study.

As might be expected, differences between student-reported and institution-determined expenses did not vary in a consistent way by control of institution. Generally, the pattern of differences that emerged when expenses were examined by housing arrangement persisted when expenses also were examined by control of institution. For example, regardless of the control of the institution, undergraduates who lived on campus reported, on average, larger amounts spent on food and housing than the average institution-determined amount, while students who lived off campus reported smaller amounts on average.

CHAPTER IV: SOURCES AND TYPES OF FINANCIAL AID TO UNDERGRADUATES

This chapter examines the distribution and amount of financial aid available to undergraduates who were enrolled in a postsecondary institution in the fall of the 1986-87 school year. Undergraduates receive financial aid from a variety of sources. The Federal Government, States, postsecondary institutions, and other sources (i.e., private organizations and employers) provide financial assistance to students attending a postsecondary institution. Undergraduates receive three basic types of financial aid from these sources: grants, loans, and work-study. For a description of these terms, see the glossary. The first four tables of this chapter provide information on the percent of undergraduates enrolled in the fall of 1986 who were awarded aid and the average amount of aid awarded, by source of aid (Federal, State, institutional, or other) for the 1986-87 school year. The last four tables (tables 4.5-4.8) provide information on the percent of undergraduates enrolled in the fall of 1986 who were awarded aid and the average amount of aid awarded, by type and source of aid for the 1986-87 school year.

Sources of Student Financial Aid by Control and Level of Institution

Forty-six percent of all undergraduates enrolled in the fall of 1986 received financial aid during the 1986-87 school year (table 4.1) A higher proportion of full-time, full-year undergraduates received financial aid (59.2 percent) than all other undergraduates[1] (30.9 percent) (table A.3). The average amount of aid received by full-time, full-year undergraduates was $3,813 (table 4.2).

The percent of students enrolled in the fall of 1986 who received aid varied by the type of postsecondary institution attended. Most of the undergraduates at private, for-profit institutions received financial aid (84 percent); whereas, fewer than 40 percent of the undergraduates at public institutions received aid (table 4.1). Full-time, full-year undergraduates at private, for-profit institutions received higher amounts of financial aid, on average ($4,025), than full-time, full-year students at public institutions ($2,887), although students at private, not-for-profit institutions received the largest average amount of aid ($5,633) (table 4.2).

The largest source of financial aid was the Federal Government. Over one-third of the undergraduates enrolled in the fall of 1986 received Federal aid (34.9 percent) in 1986-87. Less than one-half that proportion received State (14.8 percent), or institutional aid (14 percent), or aid from other sources (6.8 percent) (table 4.1 and figure 4.1).[2] The

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[1] "All other undergraduates" includes students enrolled part-time or students who attended school for only part of the 1986-87 school year.

[2] Percentages may add to more than 100, since a student may have received aid from more than one source.

Table 4.1--Undergraduates enrolled in the fall of 1986, by aid status, source of aid, and control and level of institution

Control and level of institution	Number of undergraduates	Nonaided	Source of aid 2/ (in percents)				
			Any aid 2/	Federal	State	Institutional	Other
Total undergraduates	11,213,432	54.5	45.5	34.9	14.8	14.0	6.8
Public	8,572,090	62.0	38.0	28.5	12.5	8.8	6.0
4-year doctoral	2,581,556	53.2	46.8	35.5	13.9	14.4	6.8
Other 4-year	1,681,052	52.7	47.3	38.4	19.2	9.1	5.7
2-year	4,180,263	71.5	28.5	19.9	9.0	5.3	5.7
Less than 2-year	129,219	48.2	51.8	41.9	14.2	5.3	5.0
Private, not-for-profit	2,038,949	34.7	65.3	48.4	25.4	39.0	11.2
4-year doctoral	769,069	38.2	61.8	45.7	21.0	37.8	10.8
Other 4-year	1,119,661	32.1	67.9	50.1	28.5	42.0	12.0
2-year	133,779	36.1	63.9	47.9	24.5	26.3	7.2
Less than 2-year	16,441	33.8	66.2	59.4	27.2	3.9	6.5
Private, for-profit	602,394	16.0	84.0	80.6	10.3	4.1	3.7
2-year and above	223,859	17.3	82.7	79.2	18.1	4.1	3.6
Less than 2-year	378,535	15.2	84.8	81.4	5.7	4.1	3.8

1/ Percents added across the various sources may total more than 100 because some students received aid from multiple sources.

2/ Includes students who reported they were awarded aid but were not specific about the source of aid.

SOURCE: U.S. Department of Education, Center for Education Statistics,
The 1987 National Postsecondary Student Aid Study.

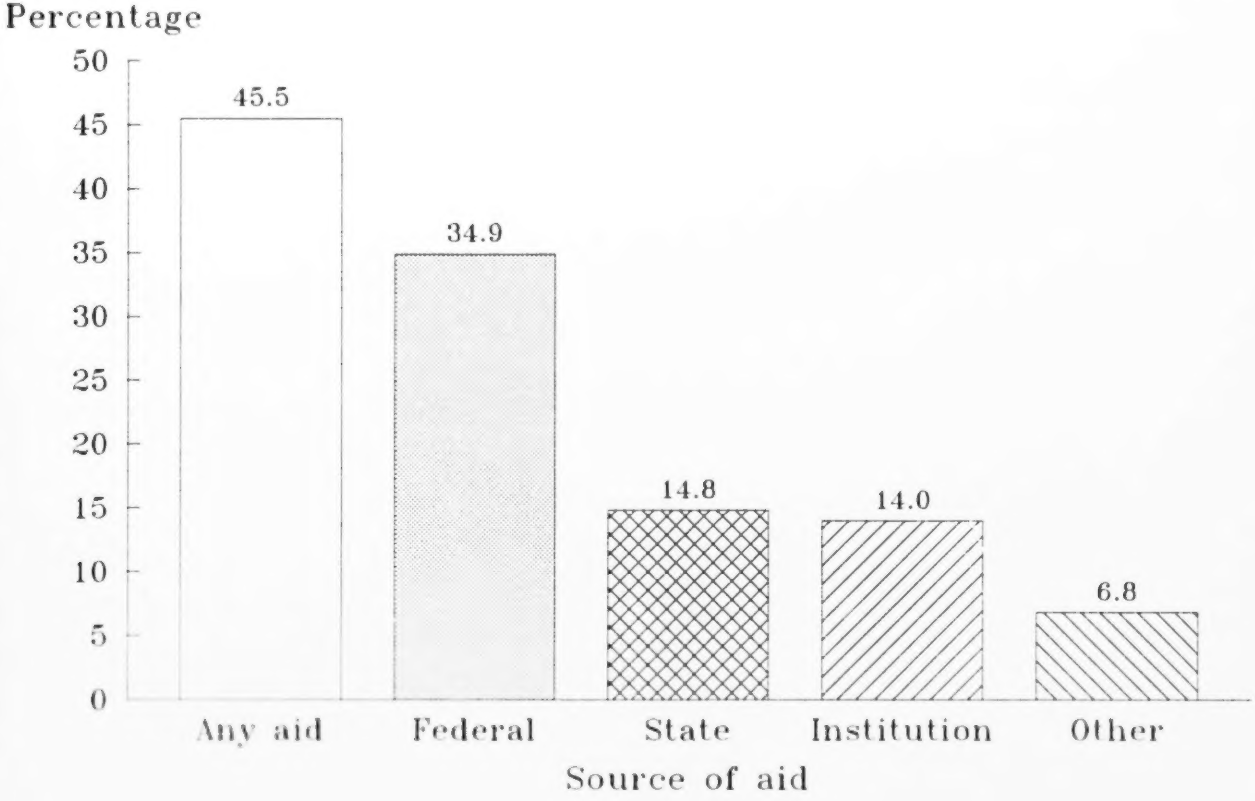
Table 4.2--Average amount of aid awarded for the 1986-87 school year to aided undergraduates enrolled in the fall of 1986, by source of aid, attendance status, and control and level of institution

Control and level of institution	Any aid	Federal	State	Institutional	Other
			Full-time, full-year undergraduates		
Total	$3,813	$2,973	$1,280	$2,098	$1,416
Public	2,887	2,616	916	1,204	1,137
4-year doctoral	3,337	2,970	1,091	1,521	1,336
Other 4-year	2,957	2,630	928	996	1,070
2-year	2,053	2,008	636	627	819
Less than 2-year	2,391	2,276	907	--	--
Private, not-for-profit	5,633	3,525	1,873	2,790	1,777
4-year doctoral	6,509	3,843	2,047	3,691	2,251
Other 4-year	5,265	3,394	1,824	2,319	1,531
2-year	3,957	2,928	1,424	1,776	1,208
Less than 2-year	3,903	2,848	2,111	--	--
Private, for-profit	4,025	3,631	1,825	2,182	2,751
2-year and above	3,946	3,452	1,688	2,643	2,247
Less than 2-year	4,098	3,799	2,116	1,775	3,053
			All other undergraduates		
Total	2,199	2,203	851	1,232	1,009
Public	1,718	1,808	623	905	803
4-year doctoral	2,374	2,347	817	1,236	1,308
Other 4-year	1,846	1,903	692	936	606
2-year	1,405	1,518	521	680	708
Less than 2-year	1,541	1,740	--	--	--
Private, not-for-profit	3,049	2,559	1,421	1,857	1,457
4-year doctoral	3,750	2,985	1,749	2,587	1,615
Other 4-year	2,769	2,369	1,318	1,465	1,398
2-year	2,241	2,256	1,084	1,117	740
Less than 2-year	3,603	2,826	1,584	--	--
Private, for-profit	3,413	3,182	1,755	1,348	2,760
2-year and above	3,271	2,832	1,702	--	--
Less than 2-year	3,464	3,307	1,837	1,239	2,976

--Too few cases for a reliable estimate.

SOURCE: U.S. Department of Education, Center for Education Statistics, The 1987 National Postsecondary Student Aid Study.

Figure 4.1–Percentage of undergraduates enrolled in the fall of 1986 who were awarded aid, by source of aid



SOURCE: U.S. Department of Education, Center for Education Statistics, The 1987 National Postsecondary Student Aid Study

average amount of Federal aid received by full-time, full-year undergraduates ($2,973) was higher than the average amount of State ($1,280), institutional ($2,098), or other aid ($1,416) (table 4.2 and figure 4.2).

A higher proportion of undergraduates enrolled in the fall of 1986 at private, for-profit institutions received Federal aid (80.6 percent) than at private, not-for-profit institutions (48.4 percent) or public institutions (28.5 percent) (table 4.1 and figure 4.3). Full-time, full-year students at these schools also received more Federal aid, on average, than those in public institutions, although the average amount of Federal aid at private, not-for-profit and private, for-profit institutions was about the same ($3,580) (table 4.2 and figure 4.4).

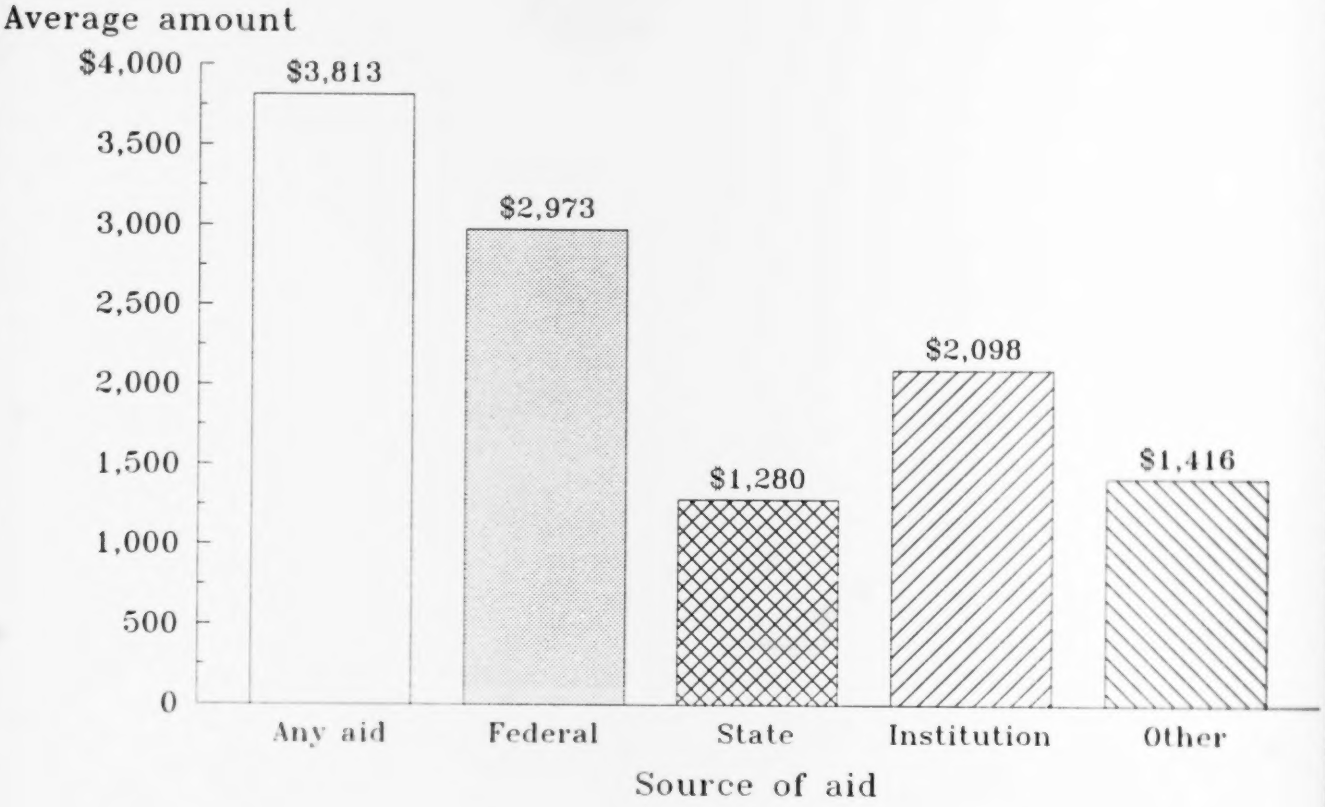
A higher proportion of undergraduates enrolled in the fall of 1986 at private, not-for-profit institutions received institutional aid (39 percent) than undergraduates at either private, for-profit institutions (4.1 percent) or public institutions (8.8 percent) (table 4.1). However, since most undergraduates were enrolled in public institutions (76.4 percent) (table 2.1), a greater number of undergraduates at public institutions (about 585,000) received institutional aid than undergraduates at private, not-for-profit institutions (about 140,000). The average amount of institutional aid received by full-time, full-year undergraduates at public institutions was $1,204; the average amount received by full-time, full-year undergraduates at private, not-for-profit institutions was $2,790 (table 4.2).

Sources of Student Financial Aid by Selected Student Characteristics

It is important to keep in mind in any discussion of financial aid in relation to student characteristics that the amount of financial aid that a student receives, particularly Federal financial aid, is awarded on the basis of the student's need. A student's need is a function of his/her family resources, especially family income, and his/her cost of attendance. Thus, differences in the patterns of financing a postsecondary education that are observed among students with differing personal characteristics undoubtedly are related to their level of need rather than a particular personal attribute.

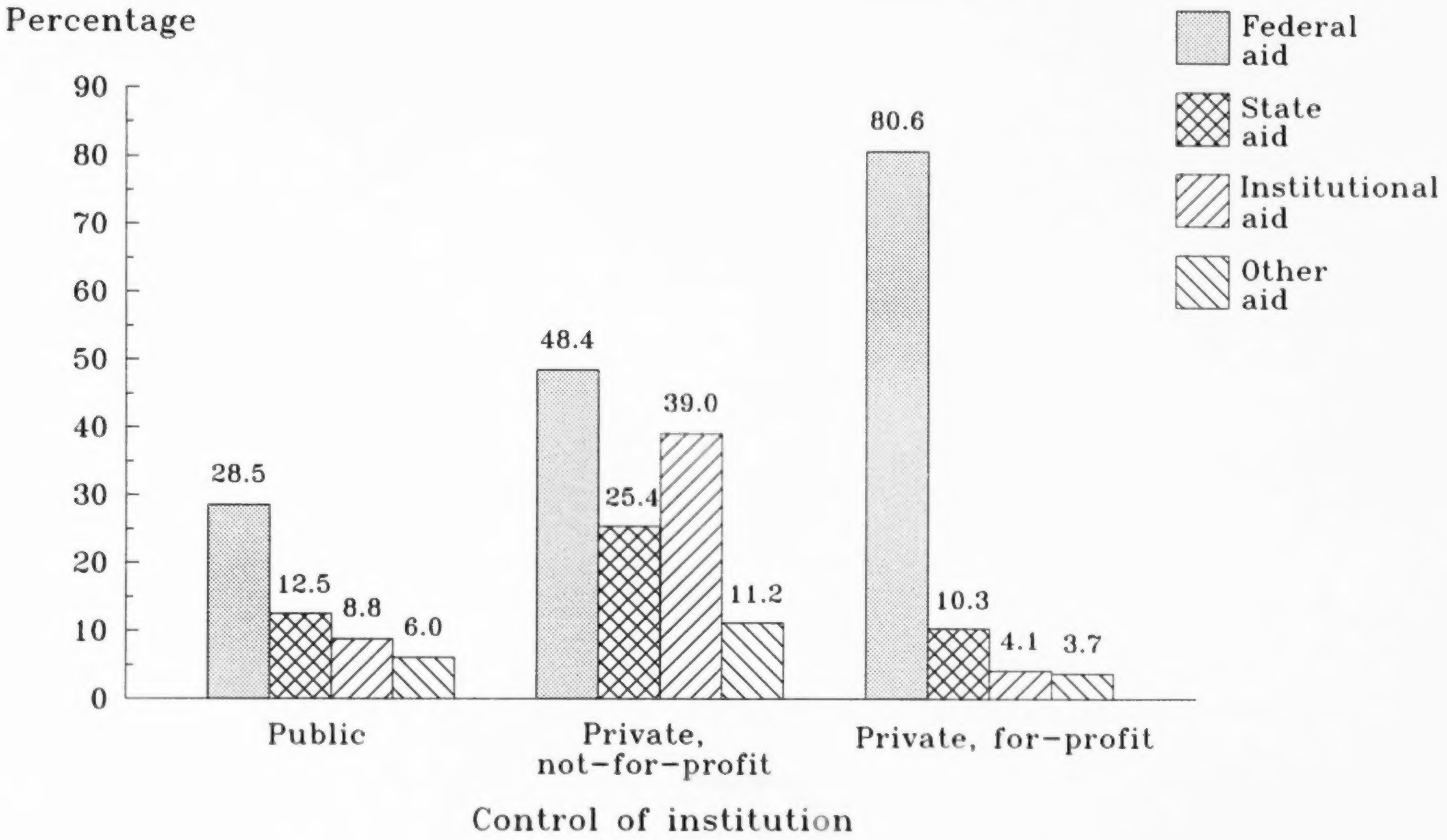
Tables 4.3 and 4.4 provide information on the percent of undergraduates enrolled in the fall of 1986 who were awarded aid and the average amount of aid awarded for the 1986-87 school year by source of aid and by selected student characteristics. Table 4.3 indicates that, overall, about the same proportion of males and females received aid. The data also indicate that males and females received aid from each of the four sources of aid in about the same proportions. However, male undergraduates who attended a postsecondary institution full-time for the entire year tended to receive a higher amount of aid, on average ($3,964), than full-time, full-year female undergraduates ($3,690) (table 4.4).

Figure 4.2–Average amount of aid awarded for the 1986–87 school year to full–time, full–year undergraduates enrolled in the fall of 1986, by source of aid



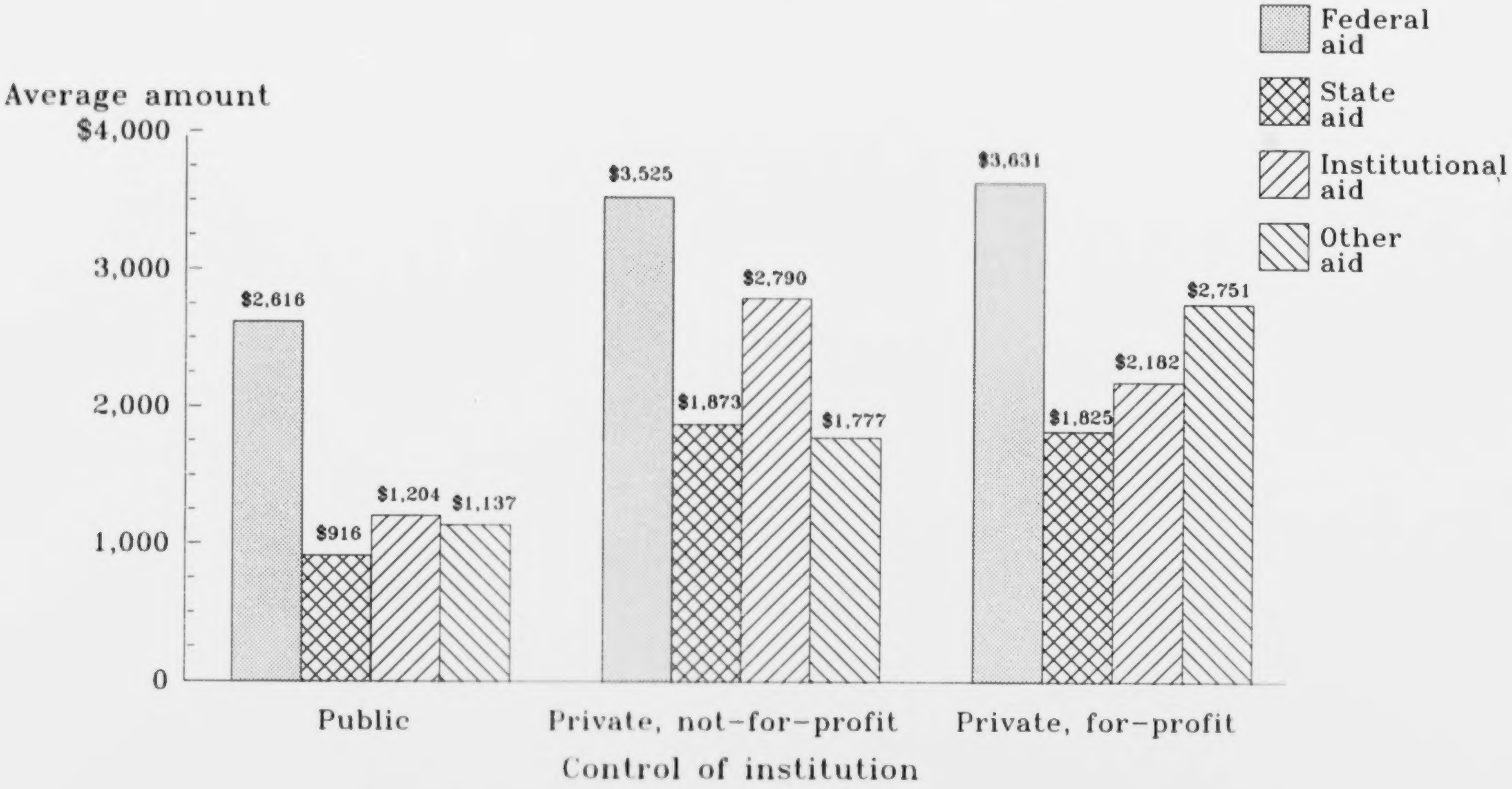
SOURCE: U.S. Department of Education, Center for Education Statistics, The 1987 National Postsecondary Student Aid Study

Figure 4.3—Percentage of undergraduates enrolled in the fall of 1986 who were awarded aid, by source of aid and control of institution



SOURCE: U.S. Department of Education, Center for Education Statistics, The 1987 National Postsecondary Student Aid Study

Figure 4.4–Average amount of aid awarded for the 1986–87 school year to full–time, full–year undergraduates enrolled in the fall of 1986, by source of aid and control of institution



SOURCE: U.S. Department of Education, Center for Education Statistics, The 1987 National Postsecondary Student Aid Study

Table 4.3--Undergraduates enrolled in the fall of 1986, by aid status, source of aid, and selected student characteristic

Selected student characteristic	Number of undergraduates	Nonaided	Source of aid 1/ (in percents)				
			Any aid 2/	Federal	State	Institution	Other
Total undergraduates	11,213,432	54.5	45.5	34.9	14.8	14.0	6.8
Gender							
Male	5,034,831	55.5	44.5	34.1	13.9	14.0	6.5
Female	6,178,601	53.7	46.3	35.6	15.5	14.1	7.2
Race/ethnicity							
American Indian	112,134	51.1	48.9	40.3	15.9	10.3	8.6
Asian American	571,885	59.5	40.5	33.3	18.1	12.8	5.4
Black, non-Hispanic	1,042,849	36.2	63.8	55.7	20.0	13.9	5.8
Hispanic	762,513	52.2	47.8	40.9	17.1	10.4	5.4
White, non-Hispanic	8,724,050	56.7	43.3	32.0	13.7	14.5	7.1
Age							
23 or younger	6,761,700	50.0	50.0	39.0	17.8	18.9	6.3
24-29	1,895,070	57.2	42.8	34.2	10.7	7.8	6.5
30 or older	2,545,449	64.6	35.4	24.8	9.8	5.9	8.6
Marital status							
Married	2,713,651	64.6	35.4	24.6	7.8	6.4	8.3
Not married 3/	8,499,782	51.3	48.7	38.3	17.0	16.5	6.4
Attendance status							
Full-time	6,997,182	41.7	58.3	47.4	20.9	19.9	6.7
Part-time	4,216,251	75.6	24.4	14.4	4.7	4.6	7.1
Dependency status							
Dependent	6,974,755	54.8	45.2	33.9	15.7	17.5	6.2
Independent	4,238,677	53.6	46.4	37.1	13.4	8.5	8.0
Housing status							
School-owned	2,220,260	36.2	63.8	49.1	23.2	32.5	9.6
Off-campus, not with parents	5,651,570	57.7	42.3	32.7	12.1	9.3	7.4
With parents	3,341,603	61.4	38.6	29.3	13.7	9.9	4.1

1/ Percents added across the various sources may total more than 100 because some students received aid from multiple sources.

2/ Includes students who reported they were awarded aid but were not specific about the source of aid.

3/ Includes students who were single, separated, divorced, or widowed.

SOURCE: U.S. Department of Education, Center for Education Statistics, The 1987 National Postsecondary Student Aid Study.

Table 4.4--Average amount of aid awarded for the 1986-87 school year to aided undergraduates enrolled in the fall of 1986, by source of aid, attendance status, and selected student characteristic

Selected student characteristic	Any aid	Federal	State	Institutional	Other
	Full-time, full-year undergraduates				
Total	$3,813	$2,973	$1,280	$2,098	$1,416
Gender					
Male	3,964	3,127	1,247	2,263	1,536
Female	3,690	2,849	1,305	1,963	1,330
Race/ethnicity					
American Indian	4,201	3,020	--	2,521	--
Asian American	4,374	2,903	1,373	2,582	2,458
Black, non-Hispanic	4,126	3,132	1,400	2,524	1,568
Hispanic	3,817	2,741	1,469	2,267	1,323
White, non-Hispanic	3,716	2,970	1,235	2,007	1,280
Age					
23 or younger	3,853	2,912	1,319	2,172	1,351
24-29	3,810	3,265	1,097	1,798	1,814
30 or older	3,535	3,033	1,179	1,401	1,575
Marital status					
Married	3,478	3,034	1,176	1,613	1,560
Not married *	3,858	2,964	1,291	2,138	1,396
Dependency status					
Dependent	3,762	2,828	1,319	2,202	1,352
Independent	3,939	3,277	1,176	1,601	1,618
Housing status					
School-owned	4,650	3,280	1,483	2,591	1,476
Off-campus, not with parents	3,708	3,132	1,145	1,705	1,529
With parents	2,757	2,256	1,188	1,379	1,074
	All other undergraduates				
Total	2,199	2,203	851	1,232	1,009
Gender					
Male	2,259	2,172	864	1,418	1,295
Female	2,155	2,225	843	1,094	802
Race/ethnicity					
American Indian	2,126	1,893	--	--	--
Asian American	2,842	2,488	864	1,475	1,856
Black, non-Hispanic	2,410	2,295	860	1,125	903
Hispanic	2,499	2,454	1,098	1,035	979
White, non-Hispanic	2,061	2,123	815	1,250	969
Age					
23 or younger	2,525	2,282	931	1,359	1,285
24-29	1,917	2,089	686	1,061	791
30 or older	1,939	2,158	806	998	974
Marital status					
Married	1,805	2,068	745	1,108	966
Not married *	2,388	2,254	885	1,271	1,052
Dependency status					
Dependent	2,383	2,207	968	1,433	1,168
Independent	2,070	2,206	760	959	934
Housing status					
School-owned	3,469	2,553	960	2,008	1,370
Off-campus, not with parents	2,000	2,168	766	903	928
With parents	2,159	2,129	972	1,133	1,246

--Too few cases for a reliable estimate.

* Includes students who were single, separated, divorced, or widowed.

SOURCE: U.S. Department of Education, Center for Education Statistics, The 1987 National Postsecondary Student Aid Study.

The proportion of undergraduates enrolled in the fall of 1986 who received aid from various sources varied as a function of the other student characteristics. For example, among full-time, full-year undergraduates, blacks, who were enrolled in the fall, were more likely to receive aid (63.8 percent) than undergraduates in any other racial/ethnic group. Black undergraduates also were more likely to receive Federal aid (55.7 percent) than other undergraduates (table 4.3). They were about as likely to receive State aid as other undergraduates and less likely to receive institutional aid than white undergraduates. Both black and white undergraduates enrolled in the fall were more likely to receive aid at private, for-profit institutions than at public institutions (table A.4).

The average amount of aid received by full-time, full-year undergraduates also varied by the racial/ethnic background of the student. Asian Americans received more aid, on average, than all other undergraduates. White undergraduates received the least amount of total aid, on average, although Hispanic undergraduates received the smallest average amount of Federal aid (table 4.4).

Younger students (23 or younger) enrolled in the fall of 1986 were more likely than older students (30 or older) to receive aid (50 and 35.4 percent, respectively). This held true for all sources of aid, except that older students were about as likely as younger students to receive aid from a private organization or an employer (8.6 and 6.3 percent, respectively) (table 4.3). Similarly, full-time undergraduates were more likely than part-time undergraduates to receive aid from each of the sources, except aid provided by private organizations and employers.

Undergraduates enrolled in the fall of 1986 who were living in school-owned housing were more likely than undergraduates living off campus to receive aid during the 1986-87 school year (table 4.3). Full-time, full-year undergraduates living in school-owned housing also received, on average, a higher amount of aid in general, and institutional aid in particular ($2,591) than full-time, full-year undergraduates who lived off campus, either with their parents or not ($1,379 and $1,705, respectively) (table 4.4).

The data also indicate that married students enrolled in the fall of 1986, for the most part, were less likely than unmarried students to receive aid (table 4.3). Full-time, full-year married and unmarried undergraduates received similar amounts of Federal aid ($3,034 and $2,964, respectively); however, unmarried undergraduates received a higher amount of institutional aid, on average ($2,138), than married students ($1,613) (table 4.4).

Types and Sources of Student Financial Aid by Control and Level of Institution

Table 4.5 profiles undergraduate students in different types of postsecondary institutions by the type of aid (grant, loan, work-study) received and by the source of aid (Federal or non-Federal). Of the undergraduates enrolled in a postsecondary institution in the fall of 1986, 38 percent received a grant, 24 percent received a loan, and 6 percent participated in work-study during 1986-87 (table 4.5 and figure 4.5). Full-time, full-year undergraduates received about twice as much aid from grants or loans as through work-study programs. Grant aid averaged about $2,630, loan aid about $2,456, and work-study aid about $1,077 (table 4.6).

Undergraduates enrolled at private, for-profit institutions and at private, not-for-profit institutions in the fall of 1986 were more likely to receive grants (60.3 percent and 56.7 percent, respectively) than undergraduates enrolled at public institutions in the fall (31.5 percent) (table 4.5 and figure 4.5). The average amount of grants to full-time, full-year undergraduates at private, for-profit institutions was $2,273; at private, not-for profit institutions $4,044; and at public institutions $1,924 (table 4.6 and figure 4.6).

Undergraduates enrolled in the fall of 1986 at private, for-profit institutions were more likely to have loans (70.7 percent) than undergraduates in private, not-for-profit institutions (40.7 percent) or in public institutions (17.3 percent) (table 4.5 and figure 4.5). The average amount of loans for full-time, full-year undergraduates at private, for-profit and private, not-for-profit institutions was similar ($2,800 and $2,748, respectively). The average loan for a full-time, full-year undergraduate at public institutions was about $2,200 (table 4.6 and figure 4.6).

In examining the types of aid from various sources, loan aid recipients enrolled in the fall of 1986 were much more likely to receive Federal loans (23.3 percent) than non-Federal loans (1.6 percent) (table 4.5). Similarly, Federal work-study was more prevalent than non-Federal work-study. Grant aid did not follow the same pattern. A higher proportion of undergraduates received non-Federal grant aid than Federal grant aid. This difference was most pronounced at private, not-for-profit institutions where 52 percent of the undergraduates received non-Federal grant aid, while only 29 percent of the undergraduates received Federal grant aid (table 4.5 and figure 4.7).

The average amount received by full-time, full-year undergraduates from Federal grants ($1,598) was less than the average amount received from non-Federal grants ($2,033), although the average Federal loan ($2,425) was higher than the average non-Federal loan ($1,723). In public institutions, while approximately the same proportion of undergraduates received Federal and non-Federal grant aid, the average amount of Federal grants ($1,500) was higher than the average amount of non-Federal grants ($1,174) (table 4.6 and figure 4.8).

Table 4.5--Undergraduates enrolled in the fall of 1986 who were awarded aid, by type and source of aid, and control and level of institution

Control and level of institution	Number of undergraduates	Type and source of aid 1/ (in percents)											
		Any aid			Grants			Loans			Work-study		
		Total 2/	Federal	Non-Federal	Total	Federal	Non-Federal	Total	Federal	Non-Federal	Total	Federal 3/	Non-Federal
Total undergraduates	11,213,432	45.5	34.9	28.8	37.6	24.6	27.2	24.4	23.3	1.6	6.1	4.7	1.8
Public	8,572,090	38.0	28.5	23.7	31.5	21.3	22.2	17.3	16.2	1.2	4.6	3.6	1.1
4-year doctoral	2,581,556	46.8	35.5	28.5	36.4	23.1	26.7	27.6	26.4	1.6	5.8	4.5	1.5
Other 4-year	1,681,052	47.3	38.4	30.0	38.1	28.1	28.2	24.9	24.0	1.3	8.1	6.2	2.2
2-year	4,180,263	28.5	19.9	18.1	25.4	17.1	17.0	7.8	6.7	1.0	2.4	2.1	0.4
Less than 2-year	129,219	51.8	41.9	22.9	46.1	34.8	22.3	19.6	19.4	0.5	3.4	2.5	0.9
Private, not-for-profit	2,038,949	65.3	48.4	54.1	56.7	29.3	51.9	40.7	39.4	2.9	14.3	10.2	5.1
4-year doctoral	769,069	61.8	45.7	50.8	52.2	24.3	47.9	39.5	38.0	3.8	13.0	9.6	3.8
Other 4-year	1,119,661	67.9	50.1	57.7	60.1	32.2	55.9	42.1	40.9	2.3	16.4	11.3	6.6
2-year	133,779	63.9	47.9	44.7	53.6	32.4	43.1	35.7	34.4	2.4	5.7	5.2	0.4
Less than 2-year	16,441	66.2	59.4	35.5	55.5	45.2	33.7	40.4	38.9	1.8	5.0	4.0	1.7
Private, for-profit	602,394	84.0	80.6	17.2	60.3	55.7	15.3	70.7	70.0	2.1	0.8	0.6	0.2
2-year and above	223,859	82.7	79.2	24.2	54.9	49.0	22.6	69.3	68.6	1.9	1.2	0.7	0.5
Less than 2-year	378,535	84.8	81.4	13.0	63.5	59.7	10.9	71.5	70.9	2.2	0.5	0.5	0.1

1/ Percents added across the various types and sources of aid total more than 100 because some students received multiple types and sources of aid.

2/ Includes students who reported they were awarded aid but were not specific about the source of aid.

3/ Prior to October 17, 1986, private, for-profit institutions were prohibited by law from spending CWS (College Work-Study) funds for on-campus work.

SOURCE: U.S. Department of Education, Center for Education Statistics, The 1987 National Postsecondary Student Aid Study.

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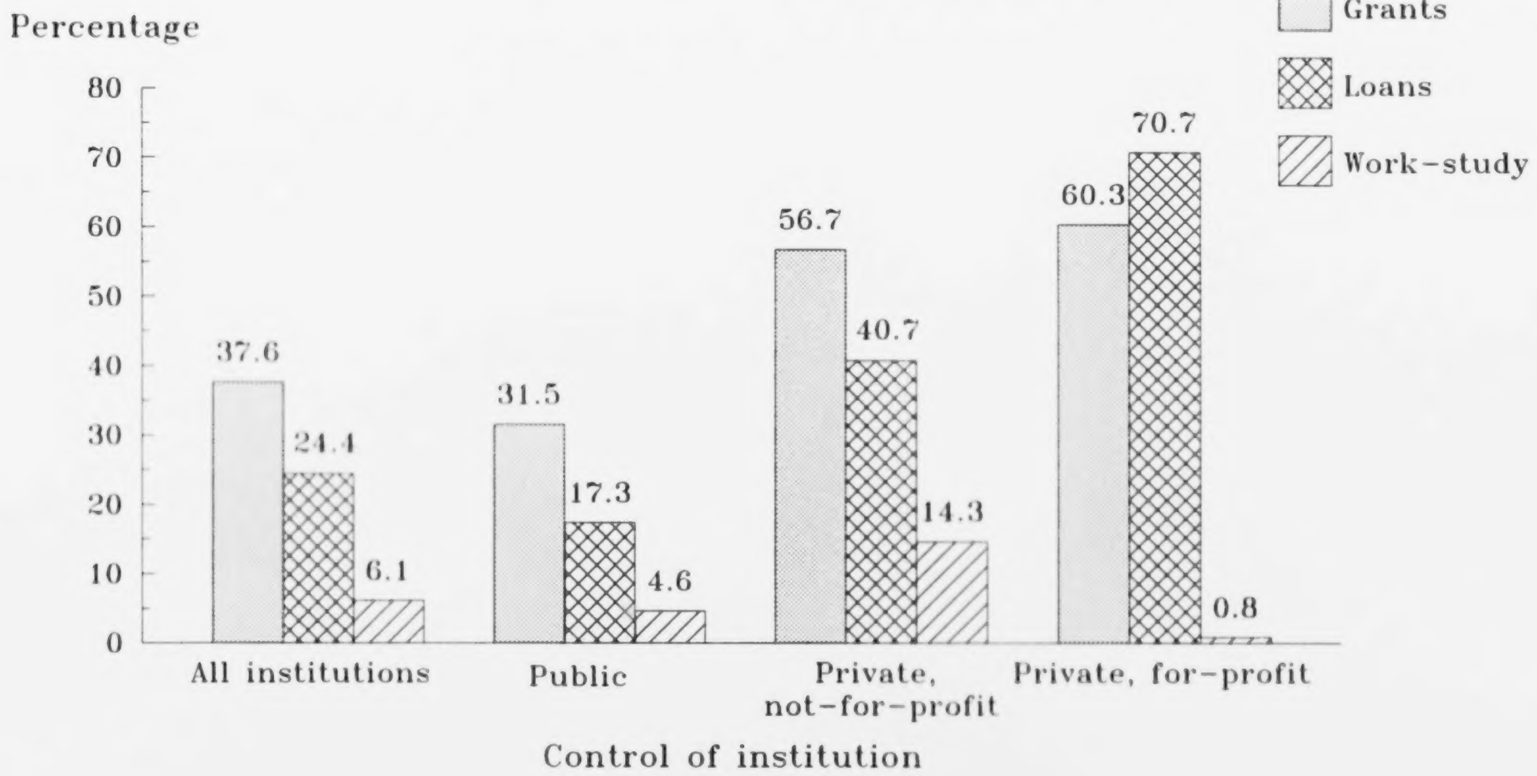
Figure 4.5–Percentage of undergraduates enrolled in the fall of 1986 who were awarded grants, loans, and work–study, by control of institution



SOURCE: U.S. Department of Education, Center for Education Statistics, The 1987 National Postsecondary Student Aid Study

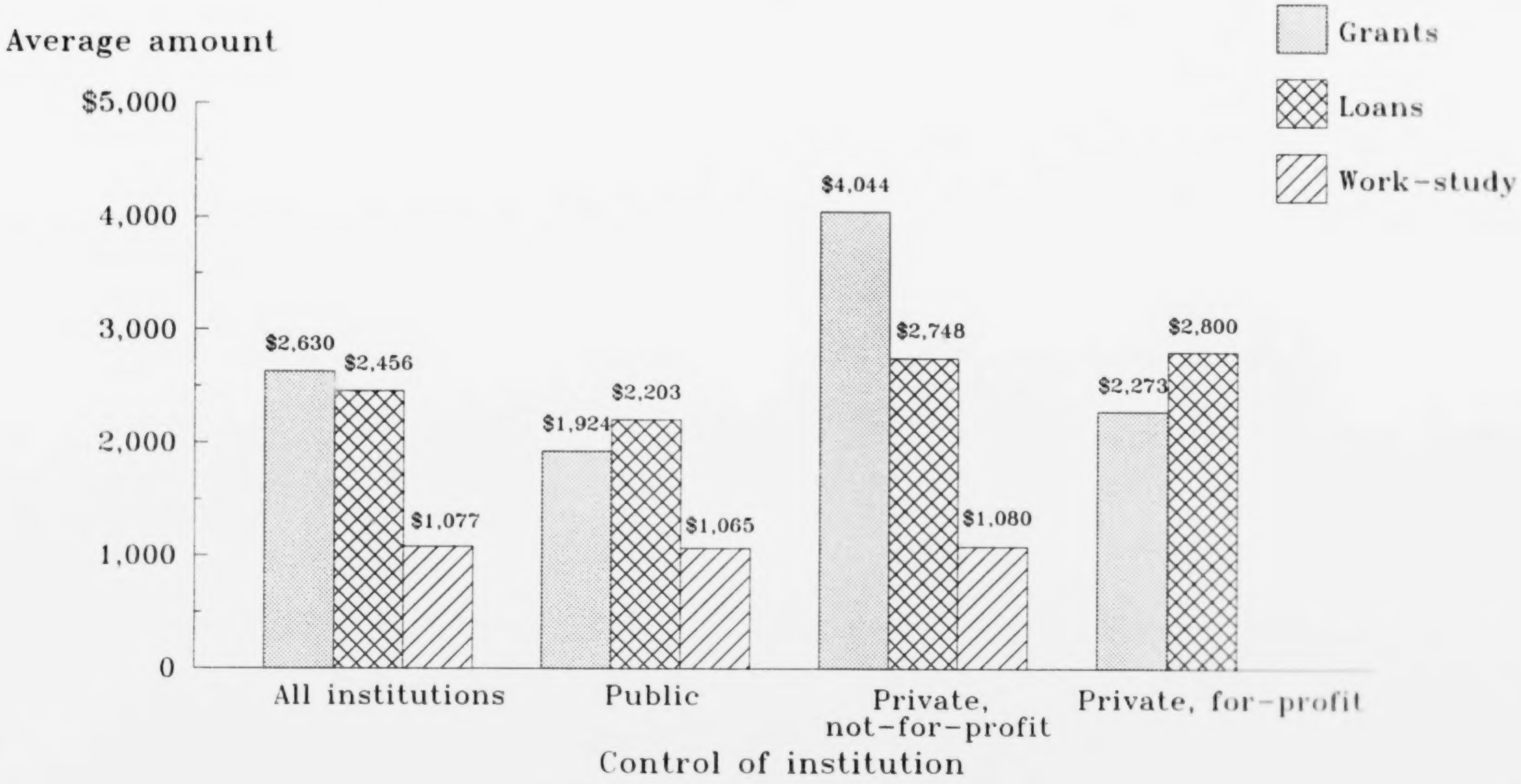
Table 4.6--Average amount of aid awarded for the 1986-87 school year to aided undergraduates enrolled in the fall of 1986, by type and source of aid, attendance status, and control and level of institution

Control and level of institution	Any aid			Grants			Loans			Work-study		
	Total	Federal	Non-Federal	Total	Federal	Non-Federal	Total	Federal	Non-Federal	Total	Federal	Non-Federal
Full-time, full-year undergraduates												
Total	$3,813	$2,973	$2,113	$2,630	$1,598	$2,033	$2,456	$2,425	$1,723	$1,077	$1,002	$1,105
Public	2,887	2,616	1,245	1,924	1,500	1,174	2,203	2,201	1,397	1,065	1,042	1,018
4-year doctoral	3,337	2,970	1,642	2,214	1,645	1,533	2,346	2,304	1,938	1,232	1,172	1,230
Other 4-year	2,957	2,630	1,103	1,934	1,487	1,026	2,118	2,108	1,470	947	923	913
2-year	2,053	2,008	747	1,498	1,331	742	1,886	2,029	--	991	1,038	--
Less than 2-year	2,391	2,276	852	1,508	1,376	865	2,147	2,147	--	--	--	--
Private, not-for-profit	5,633	3,525	3,402	4,044	1,789	3,297	2,748	2,676	1,998	1,080	935	1,172
4-year doctoral	6,509	3,843	4,225	4,869	2,072	4,177	3,093	2,964	2,234	1,209	1,080	1,407
Other 4-year	5,265	3,394	3,031	3,687	1,669	2,901	2,565	2,521	1,840	1,034	878	1,083
2-year	3,957	2,928	2,114	2,751	1,566	2,104	2,399	2,405	1,010	614	542	--
Less than 2-year	3,903	2,848	2,264	2,910	1,719	2,222	2,303	2,293	--	--	--	--
Private, for-profit	4,025	3,630	2,212	2,273	1,761	2,077	2,800	2,742	2,919	--	--	--
2-year and above	3,946	3,452	2,083	2,303	1,691	1,904	2,773	2,693	--	--	--	--
Less than 2-year	4,098	3,799	2,380	2,250	1,813	2,307	2,828	2,790	--	--	--	--
All other undergraduates												
Total	2,199	2,203	1,145	1,458	1,223	1,079	2,121	2,121	1,197	913	856	949
Public	1,718	1,808	837	1,206	1,133	764	1,857	1,873	1,072	867	870	774
4-year doctoral	2,374	2,347	1,304	1,678	1,398	1,239	1,896	1,872	1,348	1,150	1,141	--
Other 4-year	1,846	1,903	813	1,227	1,088	756	1,892	1,895	--	736	701	--
2-year	1,405	1,518	674	1,036	1,053	595	1,800	1,855	--	744	--	--
Less than 2-year	1,541	1,740	552	1,094	1,149	555	1,850	1,925	--	--	--	--
Private, not-for-profit	3,049	2,559	1,944	2,130	1,186	1,870	2,384	2,338	1,453	987	734	1,370
4-year doctoral	3,750	2,985	2,510	2,751	1,341	2,466	2,766	2,749	1,465	1,098	889	--
Other 4-year	2,769	2,369	1,703	1,861	1,079	1,604	2,214	2,143	--	963	663	1,234
2-year	2,241	2,256	1,178	1,544	1,176	1,176	2,098	2,126	--	--	--	--
Less than 2-year	3,603	2,826	2,225	2,531	1,688	2,151	2,368	2,324	--	--	--	--
Private, for-profit	3,413	3,182	1,952	1,862	1,564	1,954	2,435	2,393	1,658	--	--	--
2-year and above	3,271	2,832	1,832	2,133	1,559	1,735	2,281	2,238	--	--	--	--
Less than 2-year	3,464	3,307	2,059	1,769	1,566	2,195	2,485	2,443	--	--	--	--

--Too few cases for a reliable estimate.

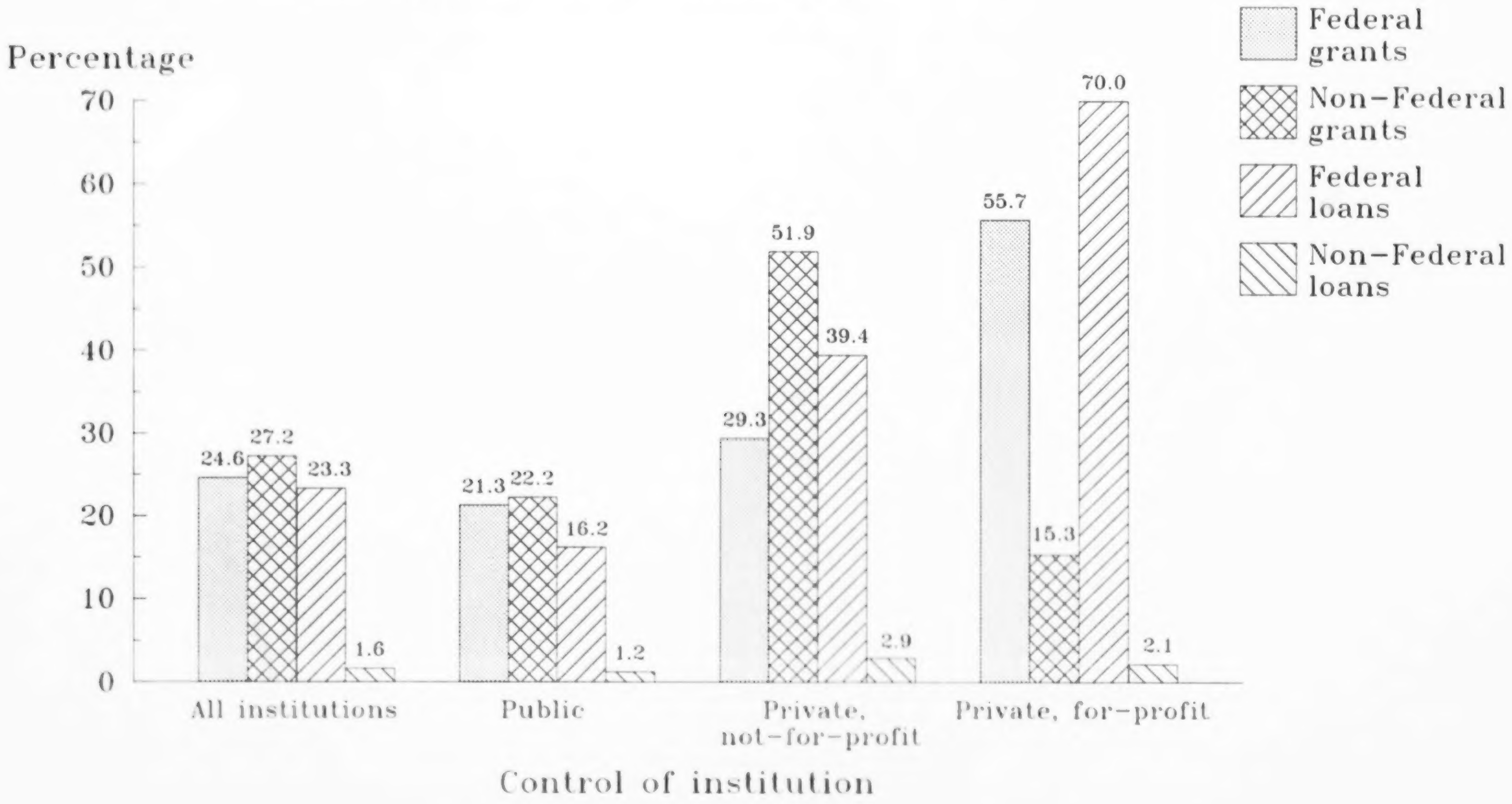
SOURCE: U.S. Department of Education, Center for Education Statistics,
The 1987 National Postsecondary Student Aid Study.

Figure 4.6—Average amount of grants, loans, and work-study awarded for the 1986-87 school year to full-time, full-year undergraduates enrolled in the fall of 1986, by control of institution



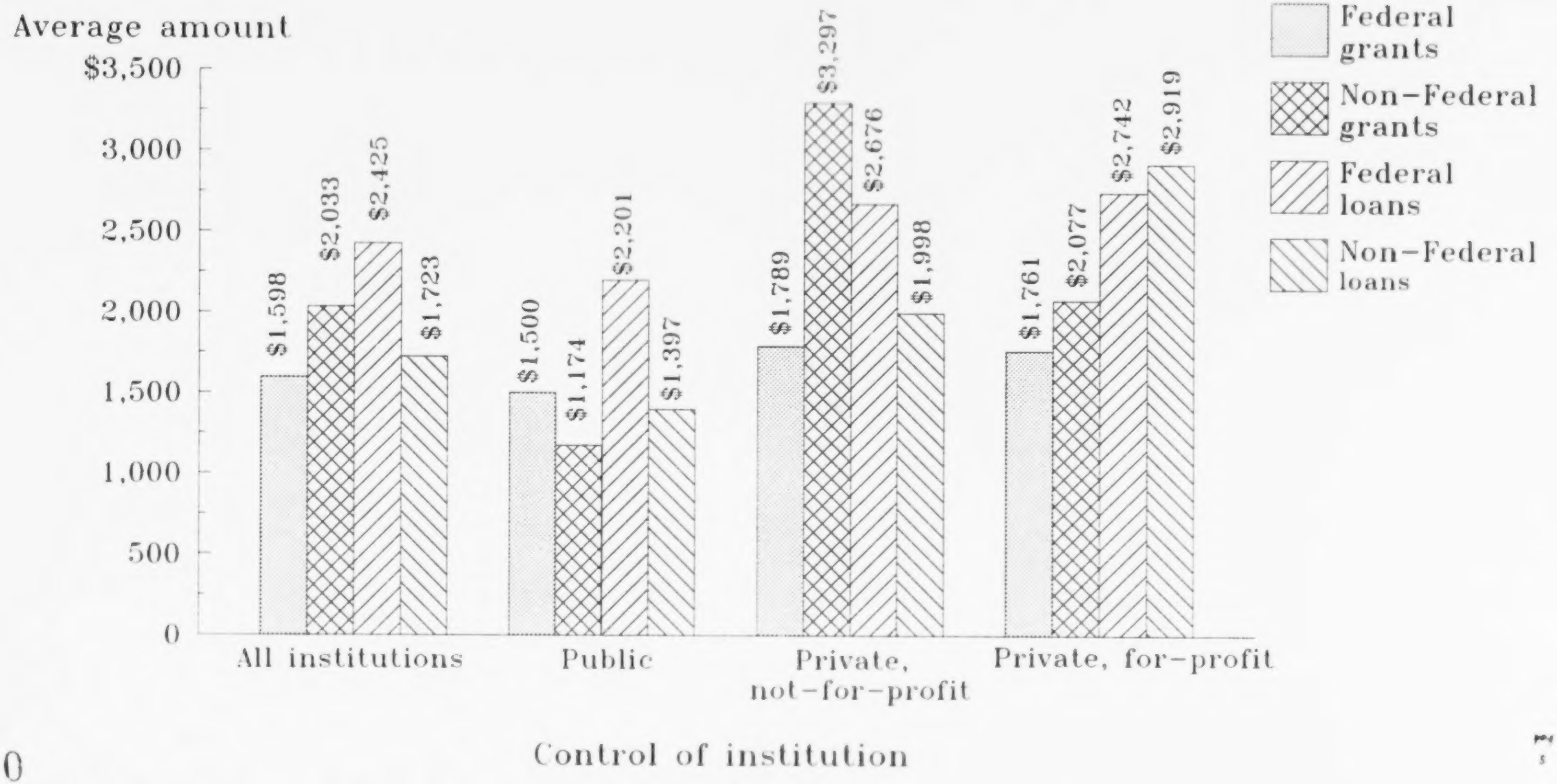
SOURCE: U.S. Department of Education, Center for Education Statistics, The 1987 National Postsecondary Student Aid Study

Figure 4.7–Percentage of undergraduates enrolled in the fall of 1986 who were awarded Federal and non–Federal grants and loans, by control of institution



SOURCE: U.S. Department of Education, Center for Education Statistics, The 1987 National Postsecondary Student Aid Study

Figure 4.8–Average amount of Federal and non–Federal grants and loans awarded for the 1986–87 school year to full–time, full–year undergraduates enrolled in the fall of 1986, by control of institution



SOURCE: U.S. Department of Education, Center for Education Statistics, The 1987 National Postsecondary Student Aid Study

Types and Sources of Student Financial Aid by Selected Student Characteristics

Tables 4.7 and 4.8 provide information on the percent of undergraduate students awarded aid and the amount of aid awarded by type and source of aid and selected student characteristics. The data indicate that approximately the same proportion of male and female undergraduates received aid of each type, and type and source of aid combined in 1986-87 (table 4.7).

Minority undergraduates were more likely than white undergraduates to receive Federal grant aid, although white full-time, full-year undergraduates received approximately the same amount of Federal grant aid, on average, as minority full-time, full-year undergraduates in 1986-87 (table 4.8). However, white undergraduates were about as likely as minority undergraduates to receive non-Federal grant aid in 1986-87 (table 4.7).

Proportionally fewer older students than younger students and fewer part-time students than full-time students received grant aid, loan aid, or work-study aid (table 4.7). The average amount of grant aid received by full-time, full-year younger students also was higher ($2,697) than the average amount of grant aid received by older students ($2,366). However, younger students received a smaller loan, on average ($2,390) than older students ($2,643) (table 4.8).

Table 4.7 also indicates that students living on campus were more likely to receive grant aid, loan aid and work-study aid than students living off campus, either with their parents or not. Full-time, full-year undergraduates enrolled in the fall of 1986 who lived in school-owned housing during the 1986-87 school year received a grant of approximately $3,311, while students living off campus, not with their parents, received a grant of $2,431, and students living at home received a grant of approximately $1,942. The average amount of loans was about the same for full-time, full-year undergraduates living in different housing arrangements as was the amount earned through work-study programs (table 4.8).

Table 4.7--Undergraduates enrolled in the fall of 1986 who were awarded aid, by type and source of aid and selected student characteristic

Selected student characteristic	Number of undergraduates	Type and source of aid 1/ (in percents)											
		Any aid			Grants			Loans			Work-study		
		Total 2/	Federal	Non-Federal	Total	Federal	Non-Federal	Total	Federal	Non-Federal	Total	Federal	Non-Federal
Total undergraduates	11,213,432	45.5	34.9	28.8	37.6	24.6	27.2	24.4	23.3	1.6	6.1	4.7	1.8
Gender													
Male	5,034,831	44.5	34.1	27.8	36.5	23.6	26.4	23.9	22.9	1.4	5.6	4.2	1.7
Female	6,178,601	46.3	35.6	29.7	38.6	25.5	27.9	24.9	23.7	1.7	6.6	5.0	1.8
Race/ethnicity													
American Indian	112,134	48.9	40.3	28.7	41.2	35.0	26.1	19.7	18.5	1.1	6.8	5.3	2.1
Asian American	571,885	40.5	33.3	28.5	36.2	27.0	27.7	18.4	18.1	1.0	7.6	6.2	1.6
Black, non-Hispanic	1,042,849	63.8	55.7	33.2	56.6	47.0	31.2	35.0	32.7	2.6	9.8	8.6	1.7
Hispanic	762,513	47.8	40.9	27.2	41.1	33.2	25.9	24.0	23.4	1.0	5.8	4.5	1.3
White, non-Hispanic	8,724,050	43.3	32.0	28.4	35.1	20.9	26.8	23.6	22.6	1.6	5.6	4.1	1.8
Age													
23 or younger	6,761,700	50.0	39.0	33.5	41.2	26.5	31.8	28.7	27.6	1.8	8.4	6.3	2.5
24-29	1,895,070	42.8	34.2	21.9	34.4	25.5	19.8	22.5	21.2	1.9	3.6	2.9	0.8
30 or older	2,545,449	35.4	24.8	21.7	30.6	19.2	20.7	14.4	13.6	0.9	2.0	1.6	0.5
Marital status													
Married	2,713,651	35.4	24.6	20.0	29.5	18.1	18.8	15.3	14.3	1.2	2.0	1.7	0.4
Not married 3/	8,499,782	48.7	38.3	31.7	40.2	26.8	29.9	27.3	26.2	1.7	7.5	5.6	2.2
Attendance status													
Full-time	6,997,182	58.3	47.4	37.3	43.2	33.2	35.4	34.2	33.0	2.0	9.2	6.9	2.7
Part-time	4,216,251	24.4	14.4	15.0	20.3	10.6	13.8	8.4	7.4	1.1	1.1	0.9	0.3
Dependency status													
Dependent	6,974,755	45.2	33.9	30.7	36.5	21.7	29.1	25.3	24.2	1.6	7.4	5.4	2.3
Independent	4,238,677	46.4	37.1	26.0	39.9	29.7	24.5	23.3	22.2	1.5	4.1	3.4	0.9
Housing status													
School-owned	2,220,260	63.8	49.1	48.0	53.3	30.9	45.6	41.3	39.9	2.5	16.3	12.0	5.2
Off-campus, not with parents	5,651,570	42.3	32.7	24.7	34.9	23.9	23.1	22.1	21.1	1.5	4.1	3.2	0.9
With parents	3,341,603	38.6	29.3	23.3	31.9	21.8	22.1	17.1	16.2	1.1	2.9	2.2	0.9

1/ Percents added across the various types and sources of aid total more than 100 because some students received multiple types and sources of aid.

2/ Includes students who reported they were awarded aid but were not specific about the source or type of aid.

3/ Includes students who were single, separated, divorced, or widowed.

SOURCE: U.S. Department of Education, Center for Education Statistics, The 1987 National Postsecondary Student Aid Study.

Table 4.8--Average amount of aid awarded for the 1986-87 school year to aided undergraduates enrolled in the fall of 1986, by type and source of aid, attendance status, and selected student characteristic

Selected student characteristic	Any aid			Grants			Loans			Work-study		
	Total	Federal	Non-Federal	Total	Federal	Non-Federal	Total	Federal	Non-Federal	Total	Federal	Non-Federal
					Full-time, full-year undergraduates							
Total	$3,813	$2,973	$2,113	$2,630	$1,598	$2,033	$2,456	$2,425	$1,723	$1,077	$1,002	$1,105
Gender												
Male	3,964	3,127	2,202	2,788	1,756	2,125	2,539	2,504	1,747	1,096	1,012	1,118
Female	3,690	2,849	2,043	2,504	1,474	1,960	2,388	2,360	1,707	1,065	995	1,095
Race/ethnicity												
American Indian	4,201	3,020	2,413	3,299	1,859	2,556	2,762	2,762	--	--	--	--
Asian American	4,374	2,903	2,546	3,280	1,640	2,474	2,478	2,464	--	1,206	1,082	1,443
Black, non-Hispanic	4,126	3,132	2,308	2,827	1,785	2,248	2,257	2,299	1,141	1,170	1,003	1,632
Hispanic	3,817	2,741	2,161	2,728	1,518	2,129	2,439	2,420	--	1,186	1,163	1,214
White, non-Hispanic	3,716	2,970	2,043	2,525	1,554	1,953	2,484	2,441	1,879	1,044	983	1,029
Age												
23 or younger	3,853	2,912	2,229	2,697	1,531	2,146	2,390	2,363	1,688	1,063	976	1,102
24-29	3,810	3,265	1,724	2,440	1,757	1,646	2,708	2,664	1,657	1,166	1,136	1,200
30 or older	3,535	3,033	1,529	2,366	1,791	1,442	2,643	2,598	2,102	1,146	1,152	--
Marital status												
Married	3,478	3,034	1,690	2,266	1,678	1,618	2,666	2,623	1,905	1,042	1,085	782
Not married *	3,858	2,964	2,158	2,677	1,584	2,075	2,429	2,400	1,695	1,080	996	1,122
Dependency status												
Dependent	3,762	2,828	2,254	2,664	1,448	2,179	2,402	2,377	1,701	1,038	952	1,080
Independent	3,939	3,277	1,655	2,546	1,842	1,558	2,584	2,541	1,778	1,206	1,151	1,214
Housing status												
School-owned	4,650	3,280	2,786	3,311	1,728	2,677	2,448	2,393	1,951	1,026	906	1,115
Off-campus, not with parents	3,708	3,132	1,715	2,431	1,735	1,640	2,520	2,494	1,650	1,194	1,170	1,144
With parents	2,757	2,256	1,532	1,942	1,214	1,488	2,330	2,341	1,399	1,033	996	994

Table 4.8--Average amount of aid awarded for the 1986-87 school year to aided undergraduates enrolled in the fall of 1986, by type and source of aid, attendance status, and selected student characteristic, Continued

Selected student characteristic	Any aid			Grants			Loans			Work-study		
	Total	Federal	Non-Federal	Total	Federal	Non-Federal	Total	Federal	Non-Federal	Total	Federal	Non-Federal
						All other undergraduates						
Total	$2,199	$2,203	$1,145	$1,458	$1,223	$1,079	$2,121	$2,121	$1,197	$913	$856	$949
Gender												
Male	2,259	2,172	1,340	1,593	1,315	1,245	2,109	2,062	1,424	990	899	957
Female	2,155	2,225	1,011	1,362	1,161	965	2,128	2,159	1,052	866	833	941
Race/ethnicity												
American Indian	2,126	1,893	--	1,834	1,236	--	--	--	--	--	--	--
Asian American	2,842	2,488	1,520	1,972	1,452	1,473	2,138	2,072	--	--	--	--
Black, non-Hispanic	2,410	2,295	1,026	1,574	1,333	963	2,007	2,084	--	1,001	916	--
Hispanic	2,499	2,454	1,142	1,546	1,233	1,132	2,257	2,271	--	--	--	--
White, non-Hispanic	2,061	2,123	1,137	1,373	1,163	1,059	2,137	2,114	1,277	906	840	916
Age												
23 or younger	2,525	2,282	1,377	1,691	1,207	1,329	2,044	2,057	1,084	890	802	995
24-29	1,917	2,089	893	1,234	1,216	807	2,084	2,103	1,281	1,008	1,037	--
30 or older	1,939	2,158	992	1,306	1,257	917	2,344	2,297	1,385	925	--	--
Marital status												
Married	1,805	2,068	1,008	1,216	1,221	898	2,313	2,263	1,547	936	--	--
Not married *	2,388	2,254	1,215	1,581	1,225	1,173	2,061	2,080	1,076	910	849	946
Dependency status												
Dependent	2,383	2,207	1,400	1,637	1,170	1,358	2,059	2,067	1,154	922	839	1,020
Independent	2,070	2,206	953	1,344	1,262	874	2,176	2,169	1,259	900	882	--
Housing status												
School-owned	3,469	2,553	2,010	2,364	1,268	1,957	2,120	2,048	1,489	906	801	975
Off-campus, not with parents	2,000	2,167	952	1,298	1,223	870	2,147	2,159	1,142	861	821	921
With parents	2,159	2,129	1,168	1,485	1,207	1,144	2,064	2,086	1,186	1,094	1,123	--

--Too few cases for a reliable estimate.

* Includes students who were single, separated, divorced, or widowed.

SOURCE: U.S. Department of Education, Center for Education Statistics, The 1987 National Postsecondary Student Aid Study.

CHAPTER V: FEDERAL FINANCIAL AID TO UNDERGRADUATES

This chapter examines the major Federal programs that provide aid to undergraduate students. The preceding chapter indicated that a higher percentage of undergraduates enrolled in the fall of 1986 received Federal aid and in larger average amounts than aid from States, postsecondary institutions, or other sources. Because of the important role that the Federal Government plays in providing student financial aid, it is useful to take a closer look at Federal aid and the major programs that provide this aid.

Undergraduate students receive financial aid from a variety of Federal sources, such as the Departments of Agriculture, Defense, and Health and Human Services. The largest single source of Federal student financial aid, however, is the set of programs authorized by Title IV of the Higher Education Act which is administered by the U.S. Department of Education.

The purpose of the Title IV student financial aid programs is to provide access to a postsecondary education for academically capable students who, for financial reasons, would otherwise be unable to attend a postsecondary institution.[1] The principal Federal programs under Title IV include grant programs, loan programs, and a college work-study program. The largest grant program, Pell, awards aid directly to students on the basis of their financial need. A second grant program, Supplemental Educational Opportunity Grants (SEOG), provides funds to postsecondary institutions that in turn make awards to students on the basis of need. The third and smallest grant program, State Student Incentive Grants (SSIG), provides funds to States to set up State need-based grant programs that the States administer. Because of its relatively small size, the SSIG program is not presented as a separate category in the following tables, but is included in the "any Federal aid" and "any Title IV aid" categories.

The largest Title IV loan program is the Guaranteed Student Loan (GSL) program. Through this program, students obtain Federally guaranteed low interest loans directly from private lenders. Students with financial need also may receive low interest loans through their postsecondary institutions under the National Direct Student Loan (NDSL) (now Perkins loan) program. Finally, independent undergraduates, graduate and first-professional students, and parents of dependent undergraduates are eligible to receive loans with interest rates closer to market rates through the Parent Loans for Undergraduate Students (PLUS) program.[2]

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[1] Congressional Research Service, Reauthorization of the Higher Education Act: Program Descriptions, Issues, and Options, February 1985, p. 126.

[2] Originally, the Plus program was intended to provide loans to parents of dependent undergraduate students.

Because of its relatively small size, aid through the PLUS program also is included in the "any Federal aid" and "any Title IV aid" categories in the following tables.

The College Work-Study (CWS) program provides up to 80 percent of the funds for the wages of students who cover a portion of their education costs through work. Prior to the education amendments of 1986, private, for-profit institutions were able to take only limited advantage of this program because program funds were limited to supporting students employed at not-for-profit firms or institutions. For a more detailed description of the Title IV programs, see the glossary.

Tables 5.1-5.4 include a category entitled "any other Federal aid". This category includes all Federal programs other than Title IV that provide aid to undergraduates. The category includes a large number of diverse programs, such as: health profession aid, nursing aid, aid from the Departments of Defense and Agriculture, and aid from the Veterans Administration and the National Science Foundation. Since the number of undergraduates who received aid under any one of these programs was quite small, separate estimates for them could not be presented. Furthermore, the diversity of the programs in this category does not permit a cohesive discussion of them. No further reference will be made to this category, except to point out here that the average amount of aid received by students through these programs was quite large.

Title IV programs can be usefully grouped in two different ways. First, they can be grouped by type of aid into grants and self-help aid. Grant aid programs usually are targeted to low income students. Self-help aid, which consists of loans and work-study, usually are directed to less needy students or to students who need supplemental aid. A second grouping of Title IV programs is based on portability. The Pell and GSL programs provide aid directly to students. If a student were to transfer from one institution to another, the aid would remain with the student and hence would be portable.[3] The SEOG, NDSL, and CWS programs are referred to as campus-based programs. The Federal Government provides funds under these programs directly to postsecondary institutions, and they, in turn, allocate these funds to their students. When a student transfers from one institution to another, the aid remains at the awarding institution and hence is not portable.

This chapter consists of four sections. The first section examines the overall distribution of Title IV aid. The second and third sections examine the distribution of Title IV aid by control and level of postsecondary institution and selected student characteristics, respectively. The final section examines the distribution of selected Title IV aid by level of family income.

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[3] The amount of aid received by the student might vary, depending on the costs of attending the two institutions.

It should be noted here that Title IV aid is available to students who enroll throughout the school year. The distributions presented in this chapter reflect only students who were enrolled in the fall of 1986. They would change somewhat if all students who enrolled during the 1986-87 school year were considered. (See the discussion in the technical notes, appendix B, section IVC.) On the other hand, since end-of-year awards and award amounts were obtained for students enrolled in the fall of 1986, the data in this chapter reflect aid awards for the entire 1986-87 school year.

Title IV Aid[4]

The previous chapter and table 5.1 of this chapter indicate that over a third (34.9 percent) of all undergraduates enrolled in the fall of 1986 received some form of Federal aid during the 1986-87 school year. The average amount of Federal aid received by full-time, full-year undergraduates enrolled in the fall was $2,973 (table 5.2).

Among the Title IV programs, the largest, in terms of both the proportion of undergraduates who received aid and the average amount of aid received, was the Guaranteed Student Loan program. Twenty percent of the undergraduate students enrolled in the fall of 1986 took out a loan through the GSL program (table 5.1). Twenty-nine percent of full-time, full-year undergraduates received a GSL, while only 11 percent of all other undergraduates[5] took out a GSL (appendix table A.6). (Appendix table A.6 provides information on the distribution of Title IV aid for full-time, full-year undergraduates and all other undergraduates separately.) Undergraduates borrowed, on average, about $2,300 under the GSL program (table 5.2).

The Pell grant program was the second largest Federal aid provider. Fewer undergraduates enrolled in the fall of 1986 received a Pell grant (17.5 percent) than received a GSL (table 5.1), and the average amount of a Pell grant was substantially less than the average amount borrowed under the GSL program. For example, full-time, full-year undergraduates received an average Pell award of $1,485 (table 5.2).

The SEOG, CWS, and NDSL programs each provided aid to approximately 5 percent of the undergraduates enrolled in the fall (5.0, 4.3, and 5.6 percent, respectively) (table 5.1 and figure 5.1). Average amounts awarded under each of these three programs to full-time, full-year

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[4] The terminology used in this chapter reflects the Title IV terminology used prior to the enactment of the Higher Education Act of 1986.

[5] "All other undergraduates" includes students who were enrolled on a part-time basis and students who attended school for only part of the 1986-87 school year.

Table 5.1--Undergraduates enrolled in the fall of 1986 who were awarded Federal aid, by Federal aid program and control and level of institution

Control and level of institution	Number of undergraduates	Type of Federal aid 1/ (in percents) 2/							
		Any Federal aid	Any Title IV aid 3/	Selected Title IV programs					Any other Federal aid 6/
				Pell	SEOG	CWS 4/	NDSL	GSL 5/	
Total undergraduates	11,213,432	34.9	30.8	17.5	5.0	4.3	5.6	20.5	4.0
Public	8,572,090	28.5	24.3	15.5	3.7	3.3	4.0	13.7	4.1
4-year doctoral	2,581,556	35.5	32.0	16.9	4.7	4.2	7.6	21.9	3.6
Other 4-year	1,681,052	38.4	34.6	21.1	5.5	5.7	6.8	19.8	3.7
2-year	4,180,263	19.9	15.1	12.0	2.5	1.9	0.6	6.0	4.3
Less than 2-year	129,219	41.9	33.1	25.6	2.3	2.5	2.4	18.0	9.4
Private, not-for-profit	2,038,949	48.4	44.7	17.3	8.9	9.6	11.8	35.2	3.8
4-year doctoral	769,069	45.7	41.1	13.0	8.0	8.9	13.6	33.9	4.8
Other 4-year	1,119,661	50.1	46.8	19.0	9.9	10.7	11.6	36.4	3.2
2-year	133,779	47.9	45.6	25.6	4.9	5.2	4.2	32.1	2.7
Less than 2-year	16,441	59.4	56.1	33.6	7.6	4.0	0.9	37.6	5.8
Private, for-profit	602,394	80.6	75.5	46.9	9.6	0.5	7.7	67.3	4.9
2-year and above	223,859	79.2	74.8	39.5	9.5	0.7	7.9	65.8	4.4
Less than 2-year	378,535	81.4	75.9	51.3	9.8	0.5	7.5	68.1	5.2

1/ Selected types of Federal aid: SEOG=Supplemental Educational Opportunity Grants; CWS=College Work-Study; NDSL=National Direct Student Loans; GSL=Guaranteed Student Loans.

2/ Percents added across the various types of Federal aid may total more than 100 because some students received multiple types of Federal aid.

3/ Includes Pell, SEOG, CWS, NDSL, GSL, PLUS/ALAS (Parent Loans for Undergraduates and Auxiliary Loans to Assist Students) and the Federal portion of SSIG (State Student Incentive Grants) program.

4/ Prior to October 17, 1986, private, for-profit institutions were prohibited by law from spending CWS funds for on-campus work.

5/ Does not include PLUS/ALAS.

6/ Includes aid from all Federal departments and agencies except Title IV aid.

SOURCE: U.S. Department of Education, Center for Education Statistics, The 1987 National Postsecondary Student Aid Study.

Table 5.2--Average amount of Federal aid awarded for the 1986-87 school year to aided undergraduates enrolled in the fall of 1986, by Federal aid progam, attendance status, and control and level of institution

Control and level of institution	Any Federal aid 1/	Any Title IV aid 2/	Selected Title IV programs					Any other Federal aid 5/
			Pell	SEOG	CWS 3/	NDSL	GSL 4/	
			Full-time, full-year undergraduates					
Total	$2,973	$2,852	$1,485	$729	$979	$1,049	$2,287	$3,191
Public	2,616	2,556	1,435	631	1,016	991	2,180	2,342
4-year doctoral	2,970	2,856	1,546	692	1,119	1,024	2,246	2,974
Other 4-year	2,630	2,576	1,485	634	921	933	2,124	2,140
2-year	2,008	1,983	1,247	543	1,023	--	2,076	1,813
Less than 2-year	2,276	2,444	1,430	--	--	--	2,143	--
Private, not-for-profit	3,525	3,236	1,551	919	916	1,094	2,380	5,690
4-year doctoral	3,843	3,417	1,511	1,132	1,055	1,209	2,487	6,069
Other 4-year	3,394	3,169	1,556	823	863	1,004	2,324	5,597
2-year	2,928	2,870	1,615	634	542	1,061	2,271	--
Less than 2-year	2,848	2,752	1,806	--	--	--	2,287	--
Private, for-profit	3,631	3,558	1,688	552	--	1,285	2,470	2,785
2-year and above	3,452	3,376	1,684	622	--	1,188	2,411	2,575
Less than 2-year	3,799	3,732	1,690	499	--	1,356	2,530	2,965
			All other undergraduates					
Total	2,203	2,259	1,198	551	853	956	2,113	1,447
Public	1,808	1,824	1,075	564	876	891	1,952	1,311
4-year doctoral	2,347	2,293	1,275	723	1,175	860	1,963	1,868
Other 4-year	1,903	1,963	1,154	555	613	841	1,946	1,198
2-year	1,518	1,481	970	489	--	--	1,938	1,214
Less than 2-year	1,740	1,576	948	--	--	--	--	--
Private, not-for-profit	2,559	2,576	1,245	635	689	947	2,169	1,700
4-year doctoral	2,985	3,039	1,248	849	884	1,124	2,435	2,179
Other 4-year	2,369	2,415	1,225	531	593	799	2,043	1,288
2-year	2,256	2,206	1,277	--	--	--	2,026	--
Less than 2-year	2,826	2,571	1,352	--	--	--	2,280	--
Private, for-profit	3,182	3,126	1,509	442	--	1,199	2,311	2,671
2-year and above	2,832	2,743	1,432	468	--	930	2,173	--
Less than 2-year	3,307	3,262	1,534	431	--	1,321	2,355	2,553

--Too few cases for a reliable estimate.

1/ Selected types of Federal aid: SEOG=Supplemental Educational Opportunity Grants; CWS=College Work-Study; NDSL=National Direct Student Loans; GSL=Guaranteed Student Loans.

2/ Includes Pell, SEOG, CWS, NDSL, GSL, PLUS/ALAS (Parent Loans for Undergraduates and Auxiliary Loans to Assist Students) and the Federal portion of SSIG (State Student Incentive Grants) program.

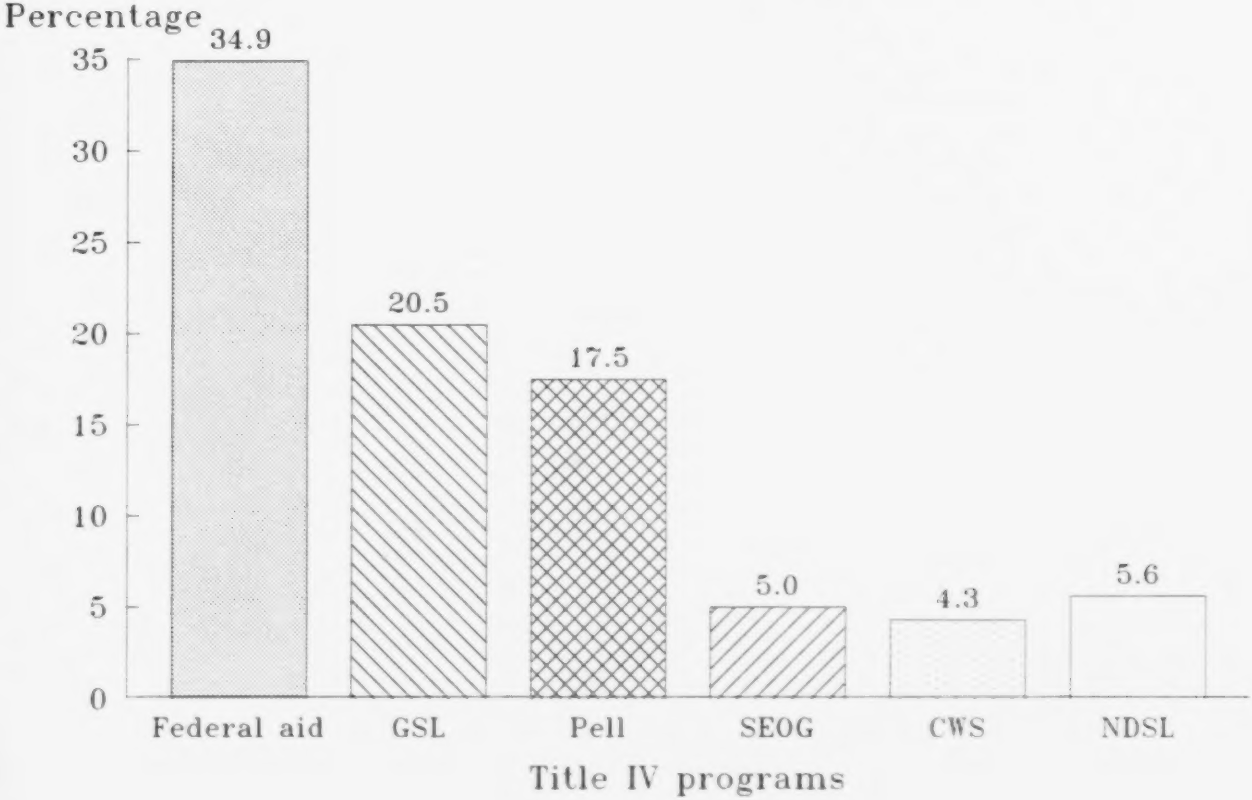
3/ Prior to October 17, 1986, private, for-profit institutions were prohibited by law from spending CWS for on-campus work.

4/ Does not include PLUS/ALAS.

5/ Includes aid from all Federal departments and agencies except Title IV aid.

SOURCE: U.S. Department of Education, Center for Education Statistics, The 1987 National Postsecondary Student Aid Study.

Figure 5.1–Percentage of undergraduates enrolled in the fall of 1986 who were awarded Title IV aid



SOURCE: U.S. Department of Education, Center for Education Statistics, The 1987 National Postsecondary Student Aid Study

students also were less than the average amounts awarded under the Pell or GSL programs ($729 for SEOG, $979 for CWS, and $1,049 for NDSL) (table 5.2 and figure 5.2).

Title IV Aid by Control and Level of Institution

The data in table 5.1 indicate that the distribution of aid varied by institutional control for each of the Title IV programs. Undergraduates attending a private, for-profit institution in the fall of 1986 were far more likely to borrow through the GSL program (67.3 percent) than students attending either a private, not-for-profit institution (35.2 percent) or a public institution (13.7 percent) (table 5.1 and figure 5.3). At the same time, full-time, full-year undergraduates in private, for-profit institutions borrowed more ($2,470) than students at private, not-for-profit schools ($2,380) or students at public institutions ($2,180) (table 5.2 and figure 5.4).

Undergraduates enrolled at private, for-profit institutions in the fall also were more likely to receive a Pell grant than undergraduates at private, not-for profit institutions or at public institutions. Forty-seven percent of the undergraduates enrolled at private, for-profit institutions in the fall of 1986 received a Pell award, while 17 percent at private, not-for-profit, and 16 percent at public institutions received a Pell award in 1986-87 (table 5.1 and figure 5.3). Again, the average amount of aid received under the Pell program for the 1986-87 school year by full-time, full-year undergraduates enrolled in the fall was higher at private, for-profit institutions ($1,688) than at private, not-for-profit institutions ($1,551) or at public institutions ($1,435) (table 5.2 and figure 5.4).

As discussed earlier, the Pell and GSL programs provide "portable aid". Students "carry" this type of aid to the institutions they attend. The question naturally arises how the distribution of Pell and GSL recipients compares to the distribution of all undergraduates enrolled in the fall of 1986-87 by type of institution. According to table 2.1, 76 percent of all undergraduates attended a public institution, 18 percent attended a private, not-for-profit institution, and 5 percent attended a private, for-profit institution in the fall of 1986. On the other hand, 68 percent of all Pell recipients enrolled in the fall of 1986 attended a public institution, 18 percent attended a private, not-for-profit school, and 14 percent attended a private, for-profit school.[6] Similarly, only 51 percent of fall 1986 GSL recipients attended a public institution, 31

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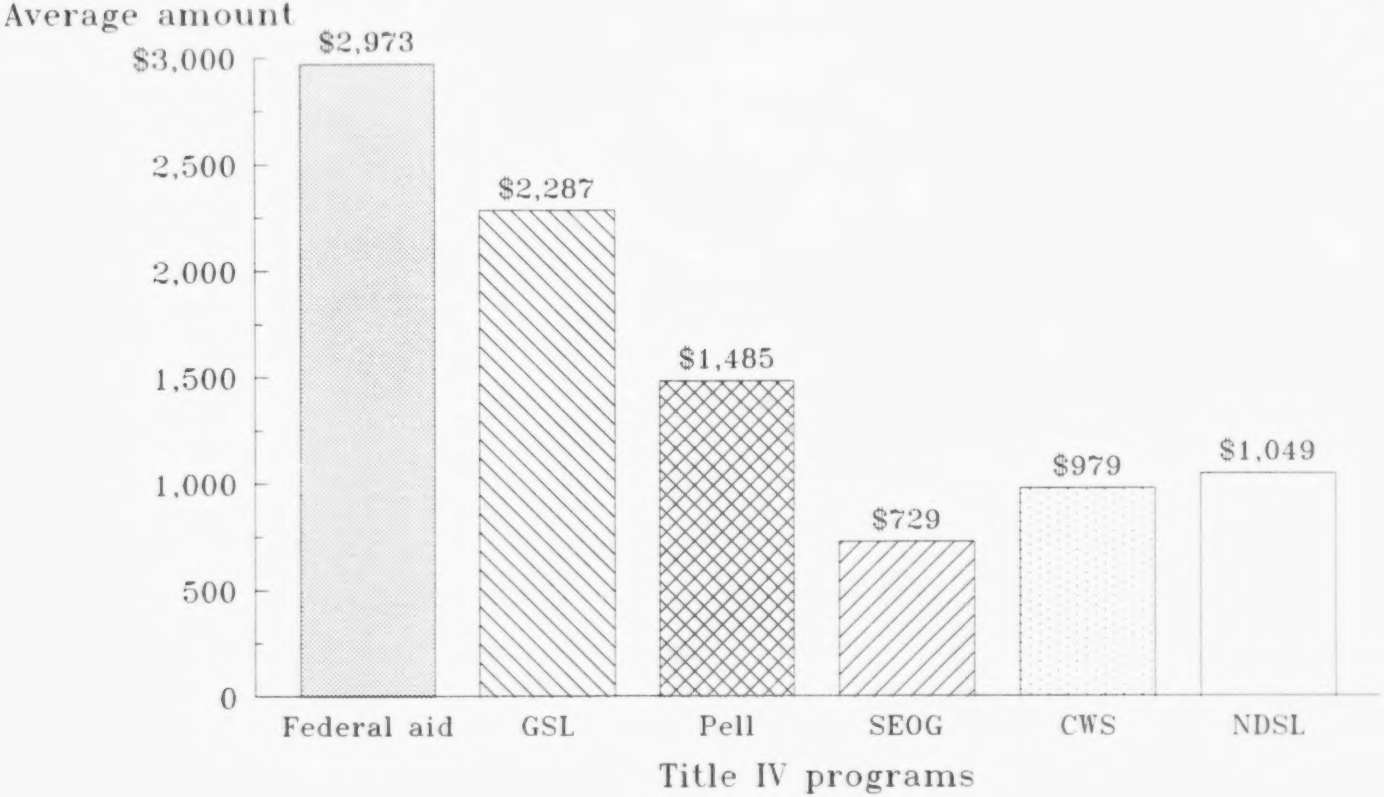
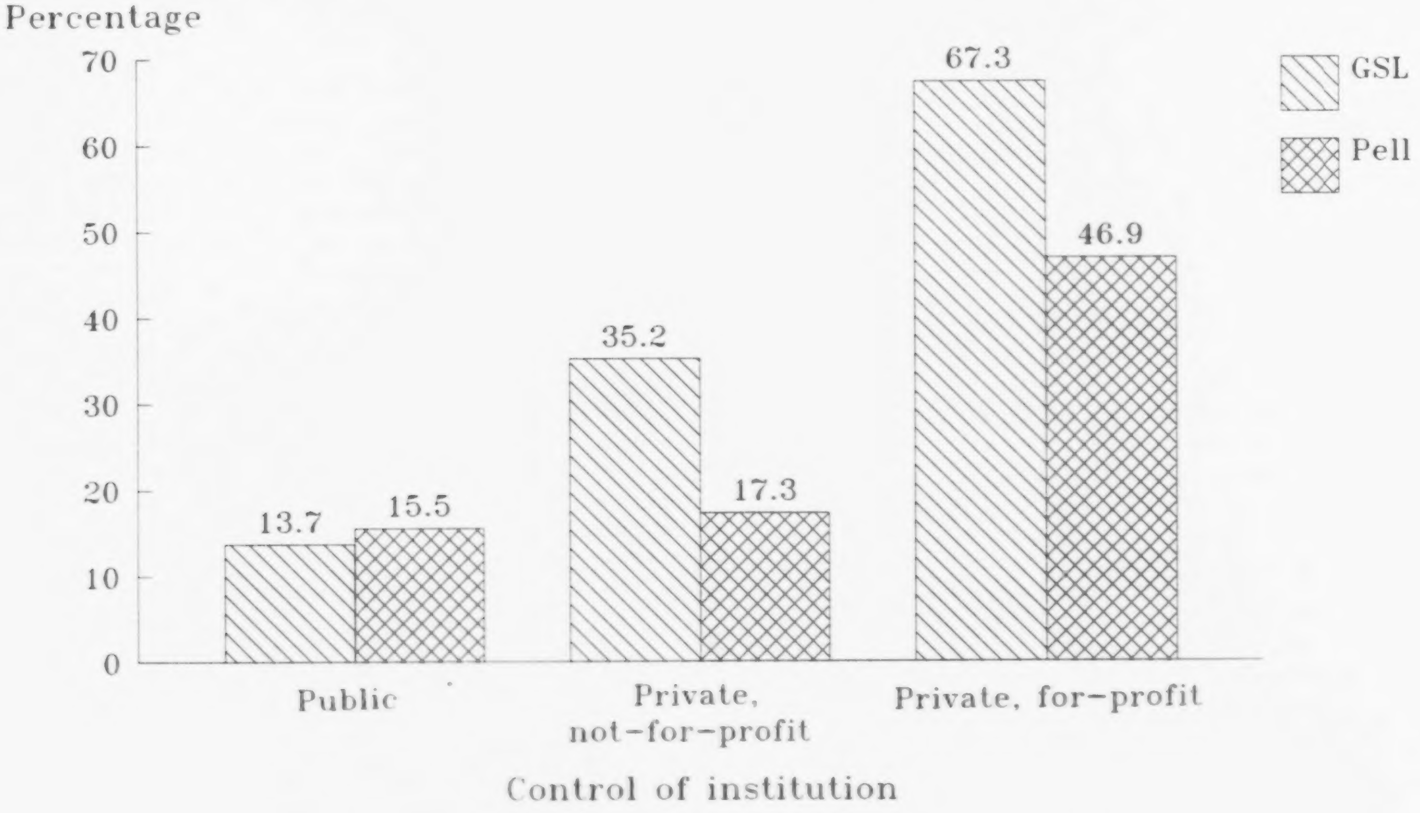
[6] The proportion of Pell recipients at a public institution is calculated by determining the estimate of the number of Pell recipients at each type of institution (the percent of Pell recipients at each institutional type times the number enrolled), adding these numbers to obtain an estimate of the total number of Pell recipients and dividing the estimated number at a public institution by the estimated total number.

Figure 5.2-Average amount of Title IV aid awarded for the 1986-87 school year to full-time, full-year undergraduates enrolled in the fall of 1986



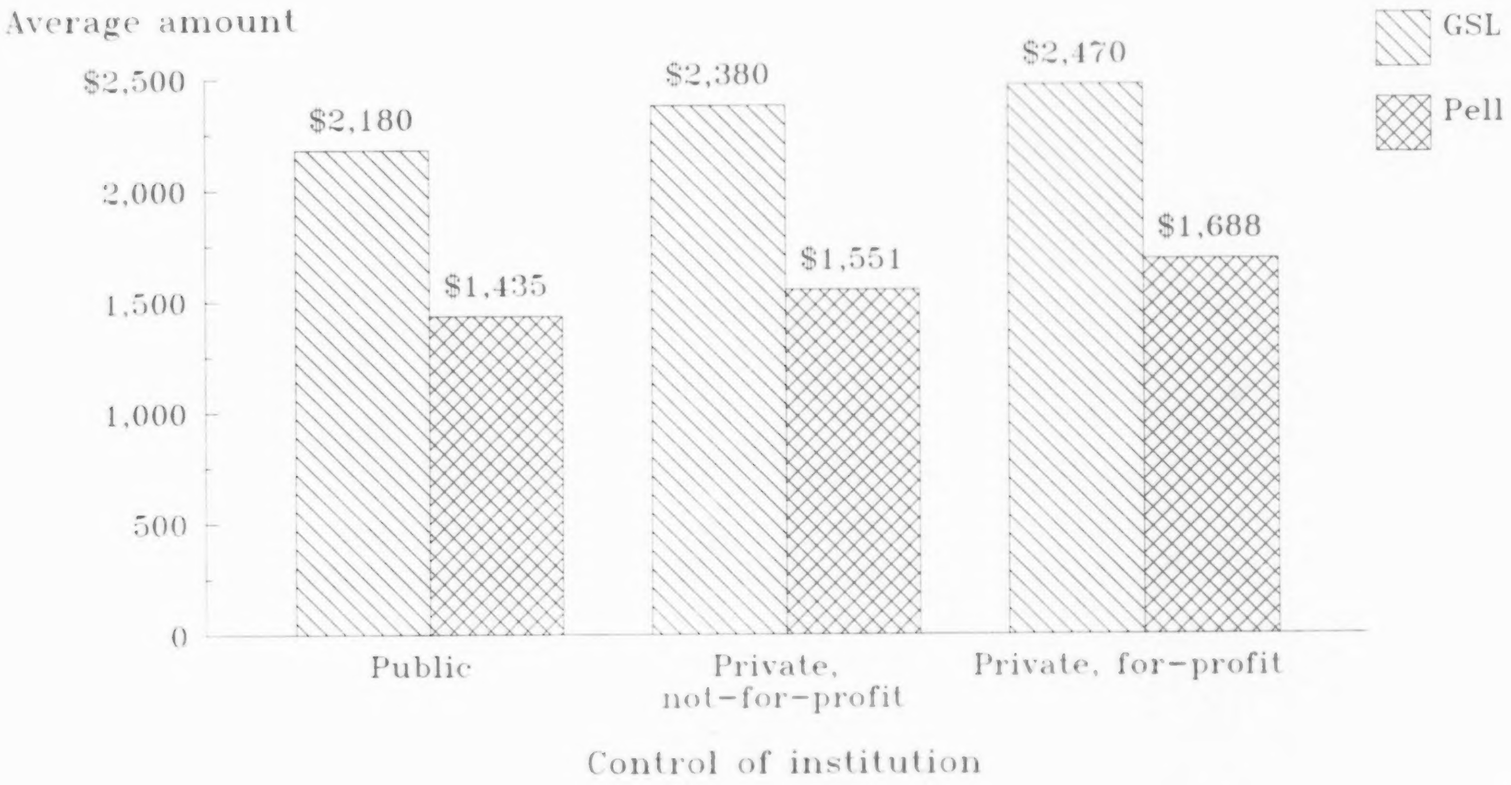
SOURCE: U.S. Department of Education, Center for Education Statistics, The 1987 National Postsecondary Student Aid Study

Figure 5.3–Percentage of undergraduates enrolled in the fall of 1986 who were awarded a Pell or a GSL, by control of institution



SOURCE: U.S. Department of Education, Center for Education Statistics, The 1987 National Postsecondary Student Aid Study

Figure 5.4—Average amount of a GSL and a Pell awarded for the 1986–87 school year awarded to full-time, full-year undergraduates enrolled in the fall of 1986, by control of institution



SOURCE: U.S. Department of Education, Center for Education Statistics, The 1987 National Postsecondary Student Aid Study

percent attended a private, not-for-profit institution, and 18 percent attended a private, for-profit institution (figure 5.5). A comparison of these three distributions indicates that 1) a smaller proportion of fall 1986 Pell and GSL recipients attended public institutions than the proportion of all undergraduates; 2) a larger proportion of Pell and GSL recipients attended private, for-profit institutions than the proportion of all undergraduates; and 3) a larger proportion of fall 1986 GSL recipients attended a private, not-for-profit institution than all undergraduates (figure 5.5).

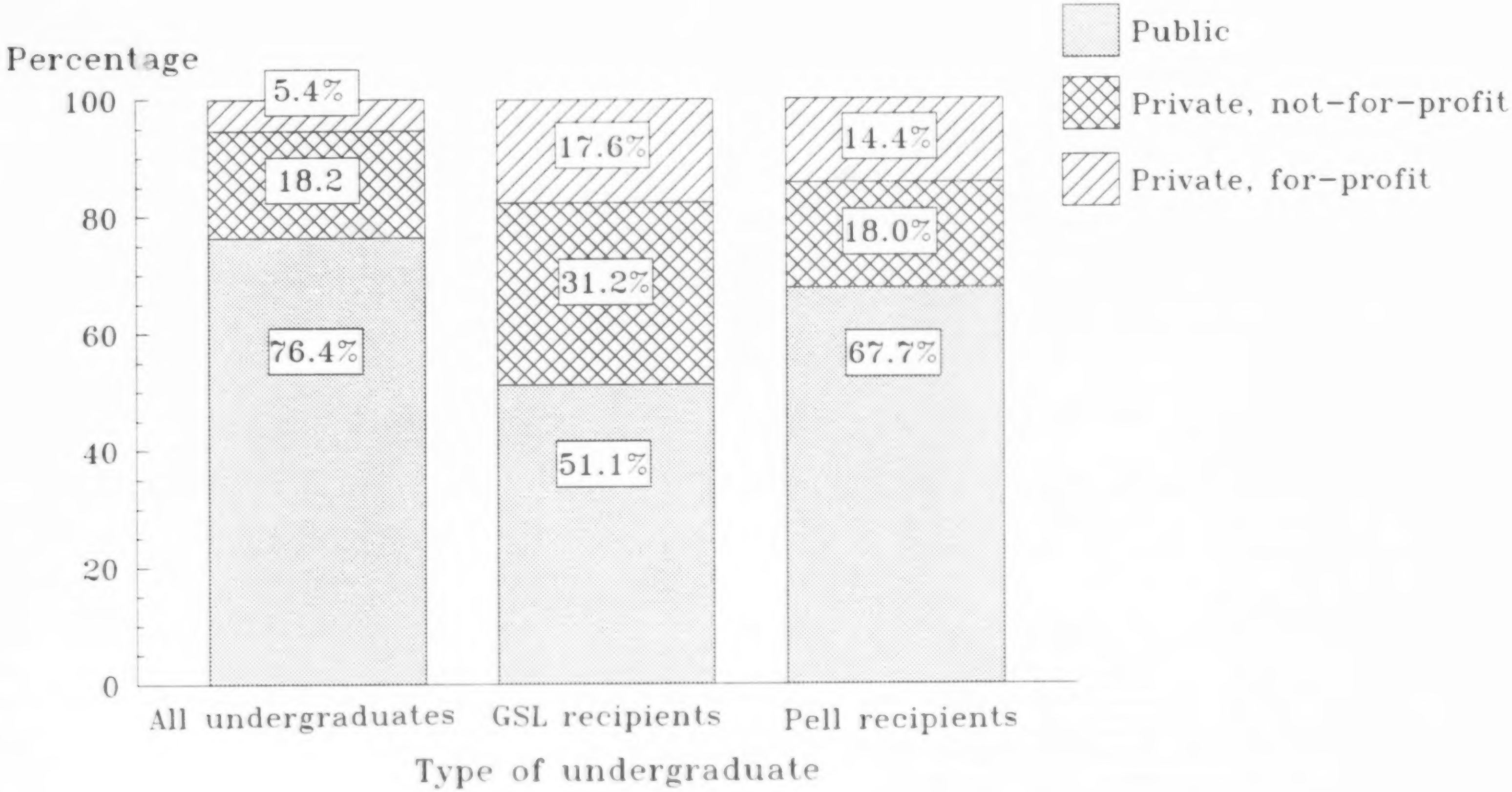
Title IV Aid by Selected Student Characteristics

Table 5.3 provides estimates of the proportion of undergraduate students enrolled in the fall of 1986 who received aid under the five Title IV programs by selected student characteristics. Table 5.4 gives estimates of the average amount of Title IV aid received by undergraduates by attendance status and by these same characteristics. The proportions of males and females or independent and dependent undergraduates who received aid under each of the Title IV programs were similar, except that a higher proportion of independent than dependent undergraduates received a Pell grant (23.2 and 14.2 percent, respectively) (table 5.3). Full-time, full-year male and female undergraduates received similar average amounts of aid under each of the Title IV programs; however, the averages for females were slightly, but consistently, lower than the average amounts for males (table 5.4).

The proportion of full-time undergraduates who received Federal aid was greater (47.4 percent) than the proportion of part-time undergraduates (14.4 percent). This also was true for each of the five Title IV programs (table 5.3 and figure 5.6). The average amount of Federal aid received by full-time, full-year undergraduates ($2,973) was larger than that received by all other undergraduates ($2,203), and Pell aid followed this pattern. While each of the other Title IV programs also followed this general pattern, the differences in average awards received by full-time, full-year undergraduates and all other undergraduates were quite small. (table 5.4 and figure 5.7).

Table 5.3 provides estimates of undergraduates receiving Title IV aid by racial/ethnic groups. The table indicates that 40 percent of the black undergraduates received a Pell grant compared with 14 percent of the white undergraduates. Twenty-nine percent of the American Indian undergraduates, 26 percent of the Hispanic undergraduates, and 20 percent of the Asian American undergraduates also received a Pell award (table 5.3). The average amount of a Pell award received by full-time, full-year black undergraduates was higher ($1,655) than that for white undergraduates ($1,437), American Indian ($1,430), Asian American ($1,516) or Hispanic undergraduates ($1,444) (table 5.4), although this difference may be attributable to differences in family income, cost of the school attended, attendance status, and dependency status of these students.

Figure 5.5–Percentage of all undergraduates and Pell and GSL recipients who were enrolled in the fall of 1986, by control of institution



SOURCE: U.S. Department of Education, Center for Education Statistics, The 1987 National Postsecondary Student Aid Study

Table 5.3--Undergraduates enrolled in the fall of 1986 who were awarded Federal aid, by Federal aid program and selected student characteristic

Selected student characteristic	Number of undergraduates	Type of Federal aid 1/ (in percents) 2/							
		Any Federal aid	Any Title IV aid 3/	Selected Title IV programs					Any other Federal aid 5/
				Pell	SEOG	CWS	NDSL	GSL 4/	
Total undergraduates	11,213,432	34.9	30.8	17.5	5.0	4.3	5.6	20.5	4.0
Gender									
Male	5,034,831	34.1	28.9	15.2	4.5	3.8	5.4	20.3	5.7
Female	6,178,601	35.6	32.3	19.4	5.4	4.7	5.8	20.6	2.7
Race/ethnicity									
American Indian	112,134	40.3	36.9	29.2	5.6	4.3	5.3	15.4	5.6
Asian American	571,885	33.3	28.5	20.4	6.8	5.3	6.0	14.5	4.2
Black, non-Hispanic	1,042,849	55.7	50.2	39.7	9.8	8.1	6.8	29.1	5.6
Hispanic	762,513	40.9	36.6	26.1	6.6	4.3	5.3	20.4	3.5
White, non-Hispanic	8,724,050	32.0	28.0	13.7	4.1	3.8	5.4	19.9	3.9
Age									
23 or younger	6,761,700	39.0	35.6	18.6	6.0	5.9	7.3	24.0	3.1
24-29	1,895,070	34.2	28.2	18.7	4.3	2.6	3.9	18.9	6.2
30 or older	2,545,449	24.8	19.7	13.5	2.8	1.3	2.3	12.1	5.0
Marital status									
Married	2,713,651	24.6	19.2	12.2	2.2	1.5	2.4	12.7	5.4
Not married 6/	8,499,782	38.3	34.5	19.2	5.9	5.2	6.6	22.9	3.6
Attendance status									
Full-time	6,997,182	47.4	43.5	24.3	7.3	6.6	8.5	28.9	4.1
Part-time	4,216,251	14.4	9.8	6.2	1.3	0.6	1.1	6.5	3.8
Dependency status									
Dependent	6,974,755	33.9	30.4	14.2	5.2	5.0	6.3	21.1	3.0
Independent	4,238,677	37.1	31.8	23.2	4.8	3.2	4.5	19.7	5.7
Housing status									
School-owned	2,220,260	49.1	45.8	20.0	10.5	11.4	13.4	33.9	3.6
Off-campus, not with parents	5,651,570	32.7	27.7	17.6	4.0	2.9	4.4	18.6	5.0
With parents	3,341,603	29.3	26.0	15.6	3.0	1.9	2.4	14.7	2.7

1/ Selected types of Federal aid: SEOG=Supplemental Educational Opportunity Grants; CWS=College Work-Study; NDSL=National Direct Student Loans; GSL=Guaranteed Student Loans.

2/ Percents added across the various types of Federal aid may total more than 100 because some students received multiple types of Federal aid.

3/ Includes Pell, SEOG, CWS, NDSL, GSL, PLUS/ALAS (Parent Loans for Undergraduates and Auxiliary Loans to Assist Students) and the Federal portion of SSIG (State Student Incentive Grants) program.

4/ Does not include PLUS/ALAS.

5/ Includes aid from all Federal departments and agencies except Title IV aid.

6/ Includes students who were single, separated, divorced, or widowed.

SOURCE: U.S. Department of Education, Center for Education Statistics, The 1987 National Postsecondary Student Aid Study.

Table 5.4--Average amount of Federal aid awarded for the 1986-87 school year to aided undergraduates enrolled in the fall of 1986, by Federal aid program, attendance status, and selected student characteristic

Selected student characteristic	Any Federal aid 1/	Any Title IV aid 2/	Selected Title IV programs					Any other Federal aid 4/
			Pell	SEOG	CWS	NDSL	GSL 3/	
			Full-time, full-year undergraduates					
Total	$2,973	$2,852	$1,485	$729	$979	$1,049	$2,287	$3,191
Gender								
Male	3,127	2,904	1,488	761	987	1,076	2,320	3,568
Female	2,849	2,811	1,483	705	974	1,028	2,258	2,534
Race/ethnicity								
American Indian	3,020	2,679	1,430	--	--	--	2,397	--
Asian American	2,903	2,808	1,516	712	1,057	1,075	2,353	2,989
Black, non-Hispanic	3,132	3,117	1,655	756	1,009	1,006	2,236	2,261
Hispanic	2,741	2,704	1,444	662	1,178	1,191	2,287	2,874
White, non-Hispanic	2,970	2,823	1,437	729	951	1,040	2,290	3,387
Age								
23 or younger	2,912	2,801	1,470	752	966	1,014	2,229	3,471
24-29	3,265	3,108	1,509	589	1,051	1,138	2,506	2,854
30 or older	3,033	2,906	1,535	729	1,058	1,324	2,436	2,760
Marital status								
Married	3,034	2,886	1,401	740	1,010	1,342	2,439	2,894
Not married 5/	2,964	2,847	1,498	728	977	1,024	2,266	3,266
Dependency status								
Dependent	2,828	2,706	1,374	752	932	1,013	2,232	3,462
Independent	3,277	3,163	1,628	676	1,122	1,154	2,412	2,821
Housing status								
School-owned	3,280	3,087	1,526	828	884	1,013	2,227	4,558
Off-campus, not with parents	3,132	3,013	1,549	661	1,143	1,114	2,355	2,930
With parents	2,256	2,234	1,329	593	988	1,012	2,259	1,952

Table 5.4--Average amount of Federal aid awarded for the 1986-87 school year to aided undergraduates enrolled in the fall of 1986, by Federal aid program, attendance status, and selected student characteristic, Continued

Selected student characteristic	Any Federal aid 1/	Any Title IV aid 2/	Selected Title IV programs					Any other Federal aid 4/
			Pell	SEOG	CWS	NDSL	GSL 3/	
					All other undergraduates			
Total	$2,203	$2,259	$1,198	$551	$853	$956	$2,113	$1,447
Gender								
Male	2,172	2,207	1,158	612	842	916	2,044	1,564
Female	2,225	2,290	1,219	517	859	979	2,156	1,259
Race/ethnicity								
American Indian	1,893	1,864	1,106	--	--	--	--	--
Asian American	2,488	2,700	1,482	--	--	931	2,236	--
Black, non-Hispanic	2,295	2,337	1,253	521	903	877	2,086	1,373
Hispanic	2,454	2,572	1,353	556	--	1,202	2,263	992
White, non-Hispanic	2,123	2,159	1,116	544	817	952	2,085	1,509
Age								
23 or younger	2,282	2,301	1,232	559	771	890	2,038	1,394
24-29	2,089	2,171	1,117	542	1,062	1,012	2,100	1,514
30 or older	2,158	2,249	1,205	537	--	1,127	2,310	1,444
Marital status								
Married	2,068	2,126	1,061	483	--	1,041	2,256	1,542
Not married 5/	2,254	2,300	1,240	569	844	933	2,072	1,383
Dependency status								
Dependent	2,207	2,251	1,205	576	799	892	2,002	1,470
Independent	2,206	2,266	1,194	529	927	1,016	2,216	1,459
Housing status								
School-owned	2,553	2,558	1,204	646	789	830	1,941	1,895
Off-campus, not with parents	2,168	2,254	1,179	548	870	1,026	2,176	1,389
With parents	2,129	2,129	1,238	458	995	928	2,080	1,511

--Too few cases for a reliable estimate.

1/ Selected types of Federal aid: SEOG=Supplemental Educational Opportunity Grants; CWS=College Work-Study; NDSL=National Direct Student Loans; GSL=Guaranteed Student Loans.

2/ Includes Pell, SEOG, CWS, NDSL, GSL, PLUS/ALAS, and the Federal portion of SSIG (State Student Incentive Grants) program.

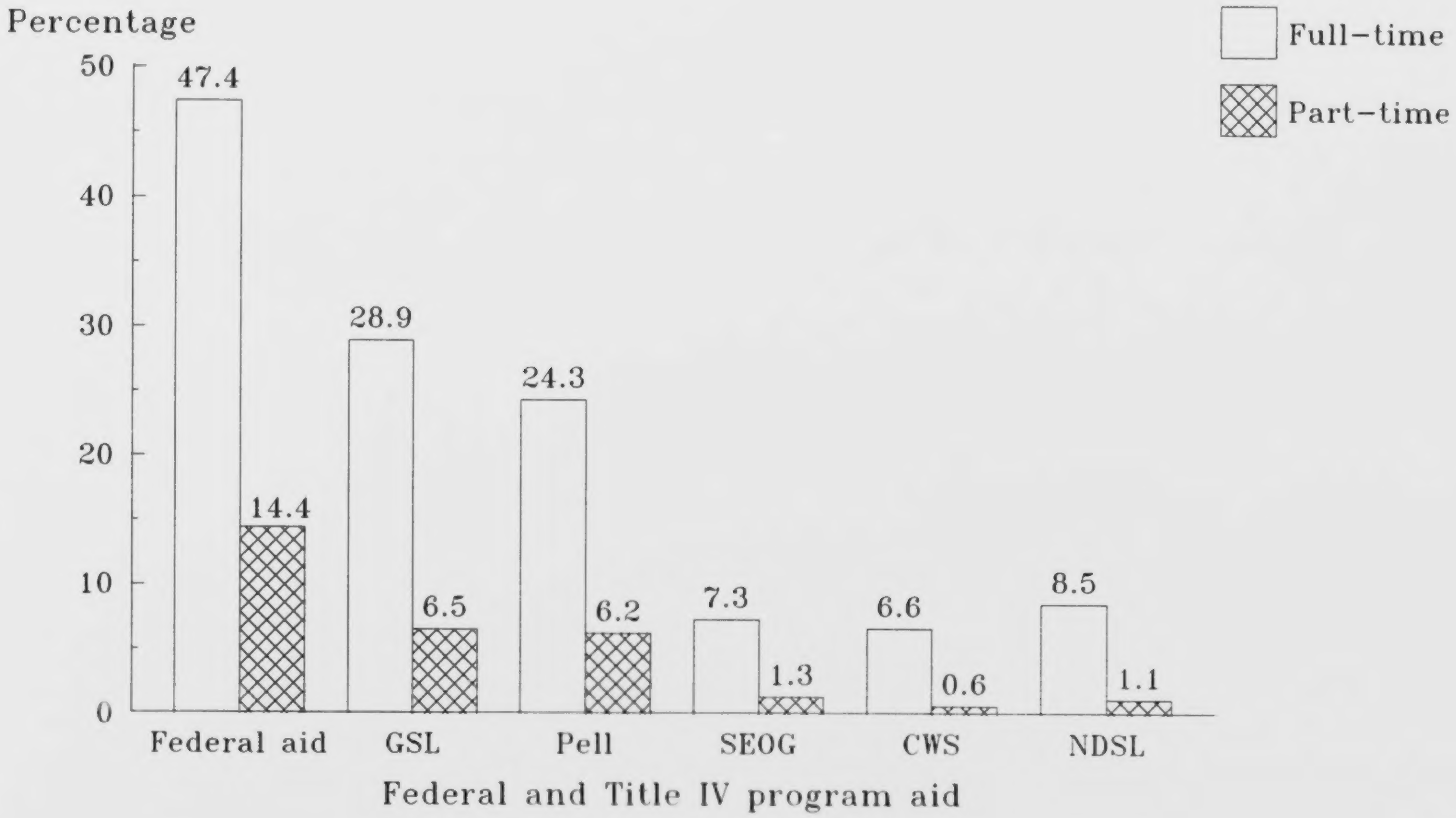
3/ Does not include Parent Loans for Undergraduate Students or Auxiliary Loans to Assist Students (PLUS/ALAS).

4/ Includes aid from all Federal departments and agencies except Title IV aid.

5/ Includes students who were single, separated, divorced, or widowed.

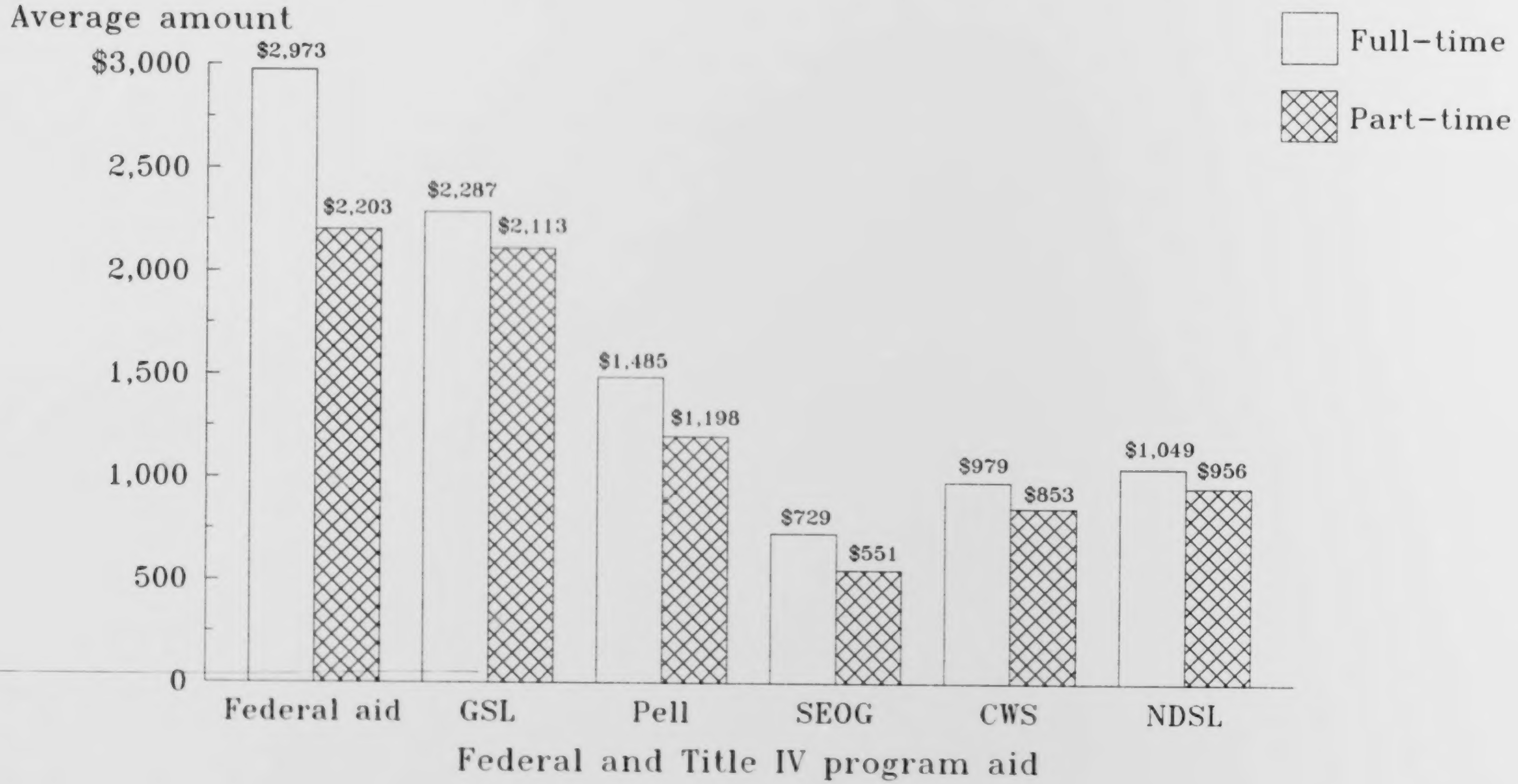
SOURCE: U.S. Department of Education, Center for Education Statistics, The 1987 National Postsecondary Student Aid Study.

Figure 5.6—Percentage of full-time and part-time undergraduates enrolled in the fall of 1986 who were awarded Federal and Title IV aid



SOURCE: U.S. Department of Education, Center for Education Statistics, The 1987 National Postsecondary Student Aid Study

Figure 5.7–Average amount of Federal and Title IV aid awarded for the 1986–87 school year to full–time and part–time undergraduates enrolled in the fall of 1986



SOURCE: U.S. Department of Education, Center for Education Statistics, The 1987 National Postsecondary Student Aid Study

Twenty-nine percent of black undergraduates enrolled in the fall borrowed under the GSL program. This compares with 14 percent of the Asian American undergraduates, 15 percent of the American Indian, and 20 percent of the Hispanic and white undergraduates (table 5.3). The average amount borrowed through the GSL program was similar among students with various racial/ethnic backgrounds (table 5.4).

Undergraduates who lived on campus in 1986-87 were more likely to have received Title IV aid than students who lived off campus, either with or not with their parents. Students who lived off campus, not with their parents, were more likely to receive Title IV aid than those who lived with their parents. This general pattern was observed for each of the separate Title IV programs (table 5.3).

Title IV Aid by Family Income

Among student financial aid programs, Federal aid and Title IV aid, in particular, are directed toward students who need financial assistance to attend a postsecondary institution. For example, in determining the amount of a Pell grant that a student will receive, a legislated formula that measures need by taking into consideration the student's family financial capacity, the cost of attendance at the postsecondary institution enrolled in, and a number of other family-related variables (e.g., number of dependents, medical expenses) is employed. One of the most important measures of family financial capacity is family income. The campus-based aid (CBA) programs also provide financial aid support on the basis of need, although the measure of need for these programs is not legislated. Rather, each postsecondary institution's student financial aid officer is given some discretion in the determination of financial need. The 1987 NPSAS study collected family income information on Pell and CBA recipients. This information permits the proportion of Title IV aid recipients and the average amount of aid they received to be presented by income level. (When the NPSAS Parent Survey information becomes available, it will be possible to present similar statistics for all students.)

Because Pell awards are made on the basis of family financial capacity and the cost of attendance, a fairly close relationship might be expected between the proportion of students receiving Pell awards and the average amount of a Pell award on the one hand and the level of family income on the other hand. The proportion and average amount of Pell (and CBA) awards should vary inversely with family income. Low levels of income should be associated with high concentrations of recipients. Tables 5.5 and 5.6 present the distribution of Pell and CBA recipients and the average amounts of aid received from each of these programs by income level. Tables 5.7 and 5.8 present the distribution of these recipients and the average amounts they received by their family income level and the control and level of the postsecondary institution they attended. The control and level of the postsecondary institution attended can function as a rough approximation of the cost of attendance.

Table 5.5 shows that the heaviest concentration of Pell recipients who were enrolled in the fall were in the lowest income categories. This is true for both dependent and independent Pell recipients. A similar, though more qualified result, holds for recipients of aid from each of the CBA programs. Except for the lowest income level for the SEOG and CWS programs and the lowest two income levels for the NDSL program, the concentration of dependent recipients varied inversely with the level of family income. For independent students, the distribution of recipients by income group exhibits the expected inverse relationship for each of the CBA aid programs.

Table 5.6 reports the average amount of aid received under each of the four programs by family income for those students enrolled in the fall of 1986. The average amounts reported in this table differ slightly from those reported in table 5.4, because aid recipients with missing data on family income were included in table 5.4 but could not be included in table 5.6. Average Pell awards for full-time, full-year, dependent and independent undergraduates varied inversely with family income. On average, students with the lowest family incomes received the largest Pell awards, while those with the highest family incomes received the smallest Pell awards. For the CBA programs, no consistent pattern of average award by family income level emerged.

The distribution of recipients of Pell and/or CBA by income level and control and level of institution is examined in table 5.7. Again, the heaviest concentration of Pell and/or CBA recipients who were enrolled in the fall of 1986 was found at the lowest family income levels. Frequently, however, the next to lowest income level had a slightly higher concentration of aid recipients than the lowest family income level. This was true even when the distributions were examined by level and control of the postsecondary institution attended. Again, this result may be because of the small numbers of dependent undergraduates in the lowest income group, or because of the way aid was combined to produce an overall aid award. For independent students, the distribution of recipients of Pell and/or CBA varied inversely with the level of income, with the largest proportions of recipients in the lowest income categories and the smallest proportions in the highest income categories.

Table 5.8 presents the distribution of the average amount of Pell and/or CBA by level of income and level and control of institution for those aid recipients who were enrolled in the fall of 1986. The distribution of these averages is consistent with expectations. For full-time, full-year undergraduates, average amounts of aid received for a given level of family income were greatest at the private, not-for-profit institutions, and least at the public institutions. When control and level of institution are taken into consideration, both dependent and independent undergraduates at the lowest income levels generally received larger amounts of aid, on average, than undergraduates at the higher family income levels.

Table 5.5--Undergraduate Pell and/or campus-based aid recipients 1/ who were enrolled in the fall of 1986, by dependency status and family income

Dependency status and family income	Pell	SEOG 2/	CWS 2/	NDSL 2/
		Number of recipients		
Total	1,796,115	530,914	456,930	592,746
		Percent		
Total	100.0	100.0	100.0	100.0
Dependent students	52.3	65.9	74.8	71.8
Less than $11,000	20.9	14.6	15.5	12.2
$11,000-$19,999	20.7	20.3	19.3	17.4
$20,000-$29,999	9.3	18.8	18.9	21.9
$30,000-$39,999	1.1	8.3	11.7	11.6
$40,000-$49,999	0.1	2.6	5.5	5.2
$50,000 and up	0.2	1.3	3.8	3.7
Independent students	47.7	34.1	25.2	28.2
Less than $5,000	21.9	13.3	11.9	10.8
$5,000-$10,999	17.1	11.8	8.8	10.0
$11,000-$19,999	8.0	6.2	3.2	4.4
$20,000 and up	0.7	2.8	1.4	2.9

1/ Includes only students whose family income was available on the financial aid record.

2/ SEOG=Supplemental Educational Opportunity Grants; CWS=College Work-Study; NDSL=National Direct Student Loans.

NOTE: Details may not add to totals due to rounding.

SOURCE: U.S. Department of Education, Center for Education Statistics, The 1987 National Postsecondary Student Aid Study.

Table 5.6--Average amount of aid awarded for the 1986-87 school year to Pell and/or campus-based aid recipients 1/ who were enrolled in the fall of 1986, by attendance status, dependency status, and family income

Dependency status and family income	Pell	SEOG 2/	CWS 2/	NDSL 2/
Full-time, full-year undergraduates				
Total	$1,452	$729	$958	$1,038
Dependent students	1,362	749	921	1,004
Less than $11,000	1,751	674	955	994
$11,000-$19,999	1,276	748	912	999
$20,000-$29,999	811	780	949	1,021
$30,000-$39,999	791	787	874	1,005
$40,000-$49,999	--	754	874	983
$50,000 and up	--	881	904	983
Independent students	1,582	677	1,093	1,146
Less than $5,000	1,811	626	1,076	991
$5,000-$10,999	1,541	696	972	1,205
$11,000-$19,999	1,030	724	1,388	1,383
$20,000 and up	--	--	--	1,207
All other undergraduates				
Total	1,214	559	964	986
Dependent students	1,207	602	883	939
Less than $11,000	1,394	586	957	882
$11,000-$19,999	1,158	577	823	879
$20,000-$29,999	808	600	906	1,063
$30,000-$39,999	--	--	--	892
$40,000-$49,999	--	--	--	--
$50,000 and up	--	--	--	--
Independent students	1,218	523	1,090	1,038
Less than $5,000	1,378	495	--	973
$5,000-$10,999	1,225	543	--	957
$11,000-$19,999	844	529	--	1,299
$20,000 and up	--	--	--	--

--Too few cases for a reliable estimate.

1/ Includes only students whose family income was available on the financial aid record.

2/ SEOG=Supplemental Educational Opportunity Grants; CWS=College Work-Study; NDSL=National Direct Student Loans.

SOURCE: U.S. Department of Education, Center for Education Statistics, The 1987 National Postsecondary Student Aid Study.

Table 5.7--Undergraduate Pell and/or campus-based aid recipients who were enrolled in the fall of 1986, by dependency status, family income, and control and level of institution

Control and level of institution	Number of undergraduates *	Dependent students							Independent students				
		Total dependent	Less than $11,000	$11,000-$19,999	$20,000-$29,999	$30,000-$39,999	$40,000-$49,999	$50,000 and up	Total independent	Less than $5,000	$5,000-$10,999	$11,000-$19,999	$20,000 and up
Total undergraduates	2,226,161	58.0	29.9	31.6	22.3	9.5	3.8	2.9	42.0	42.5	35.8	17.8	3.9
Public	1,396,547	54.4	32.3	35.7	21.8	7.3	1.8	1.0	45.6	43.7	35.7	17.0	3.7
4-year doctoral	506,294	63.1	27.1	31.7	27.1	9.3	3.4	1.4	36.9	48.0	35.6	13.0	3.5
Other 4-year	375,956	64.3	31.4	37.6	20.8	8.1	1.2	0.9	35.7	45.8	34.7	14.1	5.5
2-year	482,739	38.7	40.6	40.2	14.9	3.5	0.1	0.7	61.3	40.5	36.2	20.4	2.9
Less than 2-year	31,558	35.5	61.1	31.4	7.6	0.0	0.0	0.0	64.5	36.3	36.3	22.8	4.6
Private, not-for-profit	539,191	76.6	20.9	24.3	24.4	15.2	8.3	6.9	23.4	40.1	34.3	20.5	5.1
4-year doctoral	186,071	84.1	16.1	21.4	22.6	17.0	11.1	11.9	15.9	38.2	37.4	17.8	6.5
Other 4-year	309,509	74.6	22.9	24.5	26.6	14.7	7.0	4.2	25.4	39.5	33.2	22.6	4.8
2-year	38,211	61.8	30.2	42.0	14.7	8.5	3.5	1.0	38.2	48.8	30.5	16.6	4.0
Less than 2-year	5,400	37.0	52.5	24.0	18.4	5.1	0.0	0.0	63.0	33.8	50.0	11.3	4.9
Private, for-profit	290,423	41.0	46.1	31.0	18.1	3.3	1.2	0.3	59.0	40.1	37.1	18.8	4.1
2-year and above	94,392	50.8	41.7	32.5	19.3	3.7	2.2	0.7	49.2	44.3	33.1	19.5	3.1
Less than 2-year	196,030	36.2	49.1	29.9	17.3	3.1	0.5	0.0	63.8	38.5	38.5	18.5	4.4

* Includes students awarded a Pell and/or campus-based aid whose family income was available on the financial aid record.

NOTE: Details may not add to totals due to rounding.

SOURCE: U.S. Department of Education, Center for Education Statistics, The 1987 National Postsecondary Student Aid Study.

Table 5.8--Average total amount of aid awarded of all types, from all sources for the 1986-87 school year to Pell and/or campus-based aid recipients * who were enrolled in the fall of 1986, by attendance status, dependency status, family income, and control and level of institution

Control and level of institution	Dependent students						Independent students			
	Less than $11,000	$11,000-$19,999	$20,000-$29,000	$30,000-$39,999	$40,000-$49,999	$50,000 and up	Less than $5,000	$5,000-$10,999	$11,000-$19,999	$20,000 and up
					Full-time, full-year undergraduates					
Total	$4,682	$4,492	$5,022	$5,336	$6,114	$5,269	$4,522	$4,055	$3,641	$4,067
Public	3,628	3,261	3,439	3,051	3,928	--	4,015	3,571	3,068	3,159
4-year doctoral	4,414	3,941	3,772	3,435	--	--	4,506	4,127	4,056	--
Other 4-year	3,679	3,428	3,420	2,712	--	--	4,322	3,941	3,247	--
2-year	2,630	2,045	--	--	--	--	3,131	2,920	2,478	--
Less than 2-year	--	--	--	--	--	--	--	--	--	--
Private, not-for-profit	7,543	7,639	7,457	7,213	6,986	5,906	6,839	6,132	5,505	--
4-year doctoral	9,221	9,137	8,774	8,594	8,463	6,254	8,064	7,199	--	--
Other 4-year	7,117	7,243	6,861	6,333	5,578	5,267	6,795	6,015	4,956	--
2-year	4,873	4,643	5,049	--	--	--	4,758	4,274	--	--
Less than 2-year	--	--	--	--	--	--	--	--	--	--
Private, for-profit	4,665	4,118	4,703	--	--	--	4,601	4,298	3,955	--
2-year and above	4,723	4,281	4,701	--	--	--	4,959	4,390	4,144	--
Less than 2-year	4,612	3,939	4,704	--	--	--	4,381	4,261	3,846	--
					All other undergraduates					
Total	3,385	3,201	3,593	3,584	4,367	--	2,965	2,908	2,597	2,849
Public	2,596	2,608	2,795	--	--	--	2,450	2,352	2,072	--
4-year doctoral	3,448	3,899	3,494	--	--	--	3,308	2,654	--	--
Other 4-year	2,782	2,654	--	--	--	--	3,011	2,979	--	--
2-year	--	--	--	--	--	--	2,102	2,100	--	--
Less than 2-year	--	--	--	--	--	--	--	--	--	--
Private, not-for-profit	5,383	5,137	5,910	6,248	--	--	3,856	3,679	3,468	--
4-year doctoral	--	5,475	--	--	--	--	--	--	--	--
Other 4-year	4,822	5,681	5,409	--	--	--	3,769	3,718	--	--
2-year	--	--	--	--	--	--	--	--	--	--
Less than 2-year	--	--	--	--	--	--	--	--	--	--
Private, for-profit	3,893	3,499	3,639	--	--	--	3,888	3,993	3,398	--
2-year and above	3,863	3,261	--	--	--	--	4,105	4,204	--	--
Less than 2-year	3,904	3,623	--	--	--	--	3,815	3,935	3,442	--

--Too few cases for a reliable estimate.

* Includes students awarded a Pell and/or campus-based aid whose family income was available on the financial aid record.

SOURCE: U.S. Department of Education, Center for Education Statistics, The 1987 National Postsecondary Student Aid Study.

CHAPTER VI: THE COMPOSITION OF STUDENT AID AWARDS

The preceding chapters of this report describe how a single source or type of aid was distributed by student characteristics or control and level of postsecondary institution. In looking at the tables, such as table 4.1, readers are advised that summing percents across sources or types of aid will produce a percent greater than one hundred, because some students received aid from more than one source. For example, in table 4.1, 34.9 percent of undergraduates received aid from the Federal Government and 14.8 percent received aid from a State government. The percent of students who received aid from the Federal and State governments is not the sum of 34.9 and 14.8, because those students who received aid from both sources will be counted twice. To obtain an unduplicated count of students, this chapter will focus on combinations of sources and types of aid. Students will be grouped according to the specific combinations of sources and types of aid they received. In this chapter, the combination of aid sources and types that a student received will be referred to as the student's aid award.

While the approach used in this chapter differs from that used in previous chapters, the two approaches are not unrelated. For example, table 4.5 indicates that 37.6 percent of undergraduates received a grant. This figure also may be obtained from table 6.2 by summing the percent of students who received an aid award containing a grant. If the percent of undergraduates who received the following aid awards containing grant aid are summed, the same percent, except for rounding, will be obtained: grants only, 18.7 percent; grants and loans only, 13.5 percent; grants, loans and work-study only, 3.7 percent; and grants and work-study only, 1.8 percent.

Student Aid Awards by Sources of Aid

Table 6.1 examines how the various sources[1] of undergraduates' financial aid were combined to produce student aid awards. Although a large number of combinations are possible, only a few combinations accounted for most aid awards (table 6.1 and figure 6.1). Thirty-six percent of the aided undergraduates enrolled in the fall of 1986 received aid from the Federal Government alone. Over one-half of all aided students (54.1 percent) received either Federal aid only or Federal and State aid combined. Nearly three-fourths (73 percent) of all aided students had one of the following four combinations of aid: Federal only, Federal and State only, Federal and institutional only, or institutional only. Finally, over 90 percent of all aided undergraduates were covered by the first seven aid combinations listed in table 6.1.

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[1] The "other" source of aid is the same as in chapter IV. It represents aid that does not come from a Federal, State, or institutional source. It includes aid provided by corporations, employers, unions, foundations, fraternal organizations, community organizations, etc.

Table 6.1--Unduplicated percent of undergraduates enrolled in the fall of 1986 who were awarded aid and average amount of aid awarded for the 1986-87 school year, by attendance status and source of aid

Source of aid	All undergraduates	Aided undergraduates		
	Percent awarded aid 1/	Percent 1/ awarded aid	Average amount for full-time, full-year students	Average amount for all other students
Total	11,213,432	5,098,770	$3,813	$2,194
Percent aided	45.5	100	NA	NA
Federal only	16.4	36.1	3,018	2,315
Federal and State only 2/	8.2	18.0	3,712	2,484
Federal and institutional only	4.3	9.5	5,712	3,781
Institutional only	4.3	9.4	2,167	1,204
Federal, State, and institutional only	3.4	7.5	6,466	4,809
Other only	3.5	7.6	1,820	924
State only	1.4	3.1	1,201	940
All other combinations of aid	3.8	8.3	5,128	3,608

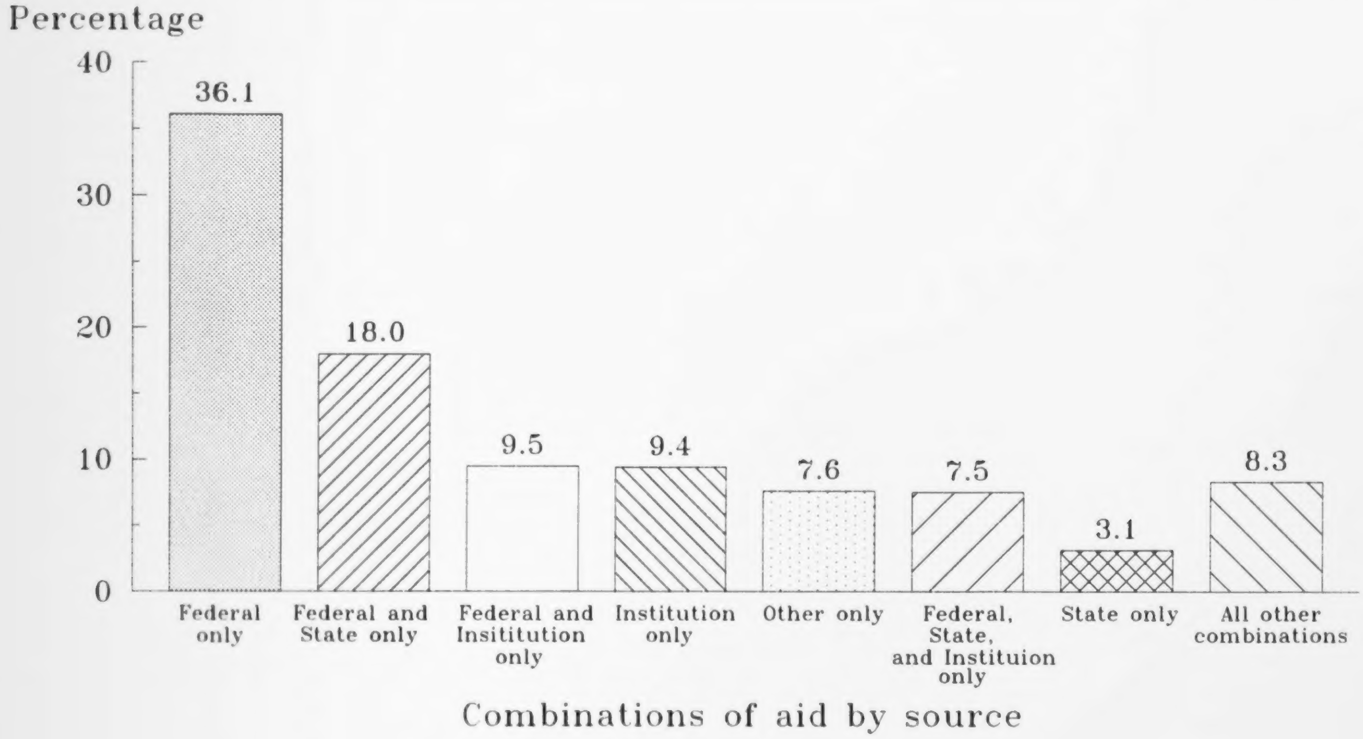
1/ Sources of aid may not total 100 percent because some students were not specific about their source of aid.

2/ This category includes students who received SSIG (State Student Incentive Grants), since it is both a Federal and State program.

NOTE: Details may not add to totals due to rounding.

SOURCE: U.S. Department of Education, Center for Education Statistics, The 1987 National Postsecondary Student Aid Study.

Figure 6.1—Percentage of undergraduates enrolled in the fall of 1986 who were awarded selected combinations of aid, by source of aid



SOURCE: U.S. Department of Education, Center for Education Statistics, The 1987 National Postsecondary Student Aid Study

NOTE: Percentages do not add to 100 because some undergraduates did not report specific sources of support.

Most aided undergraduates who were enrolled in the fall of 1986 relied on one or two sources of aid. The majority of the aided undergraduates (56.2 percent) received aid from only one source. Among the seven aid combinations in table 6.1, slightly more than one-fourth of aided undergraduates received aid from two sources (table 6.1).

Among aided undergraduate students enrolled in the fall of 1986 who relied on only one source of aid, the Federal Government was by far the largest provider. The average amount of aid for full-time, full-year undergraduates who received only Federal aid was $3,018 (table 6.1). Nine percent of aided undergraduates received institutional aid only, and 8 percent received "other" aid only. Full-time, full-year undergraduates with only institutional aid received about $2,167, while the average award to students with "other" aid only was $1,820. As a single source of aid, State aid provided aid to the smallest proportion of aided students (3.1 percent). Full-time, full-year undergraduate students who received only State aid, received an average award of $1,201 (table 6.1).

Although State aid alone represented a small proportion of the possible aid combinations, it was combined with Federal aid for 18 percent of aided undergraduates. Federal and State aid together averaged $3,712. The "other" source of aid was rarely combined with Federal, State, or institutional aid (table 6.1).

The average amount of aid for full-time, full-year students who were enrolled in the fall of 1986 varied somewhat among the aid combinations. The average amount of aid for full-time, full-year students who received aid from Federal, State, and institutional sources was $6,466, while the average amount of aid for students who received State aid only was $1,201. Estimates of the average amount of aid for the other aid combinations fell between these two estimates (table 6.1).

Student Aid Awards by Types of Aid

Table 6.2 provides information on how the various types of student financial aid (grants, loans, and work-study) were combined to produce aid awards. While seven different combinations of types of aid are possible, four combinations were received by over 90 percent of the undergraduates enrolled in the fall of 1986. Among the four combinations, 41 percent of the aided undergraduates received only grants. Another quarter (29.7 percent) of aided undergraduates relied on a combination of grants and loans. Fifteen percent of the aided undergraduates received only loans, and 8 percent received a combination of aid consisting of grants, loans, and work-study (table 6.2 and figure 6.2). Full-time, full-year undergraduates with only grants received an average award of $2,398; those with only loans received an average award of $2,647; and those with only work-study received an average amount of $1,074 in 1986-87 (table 6.2).

Table 5.1 indicated that a fairly sizeable proportion of undergraduates enrolled in the fall of 1986 received aid under the Pell and/or GSL programs (17.5 and 20.5 percent, respectively, which is 38.5 and 45.1

Table 6.2--Unduplicated percent of undergraduates enrolled in the fall of 1986 who were awarded aid and average amount of aid awarded for the 1986-87 school year, by attendance status and type of aid

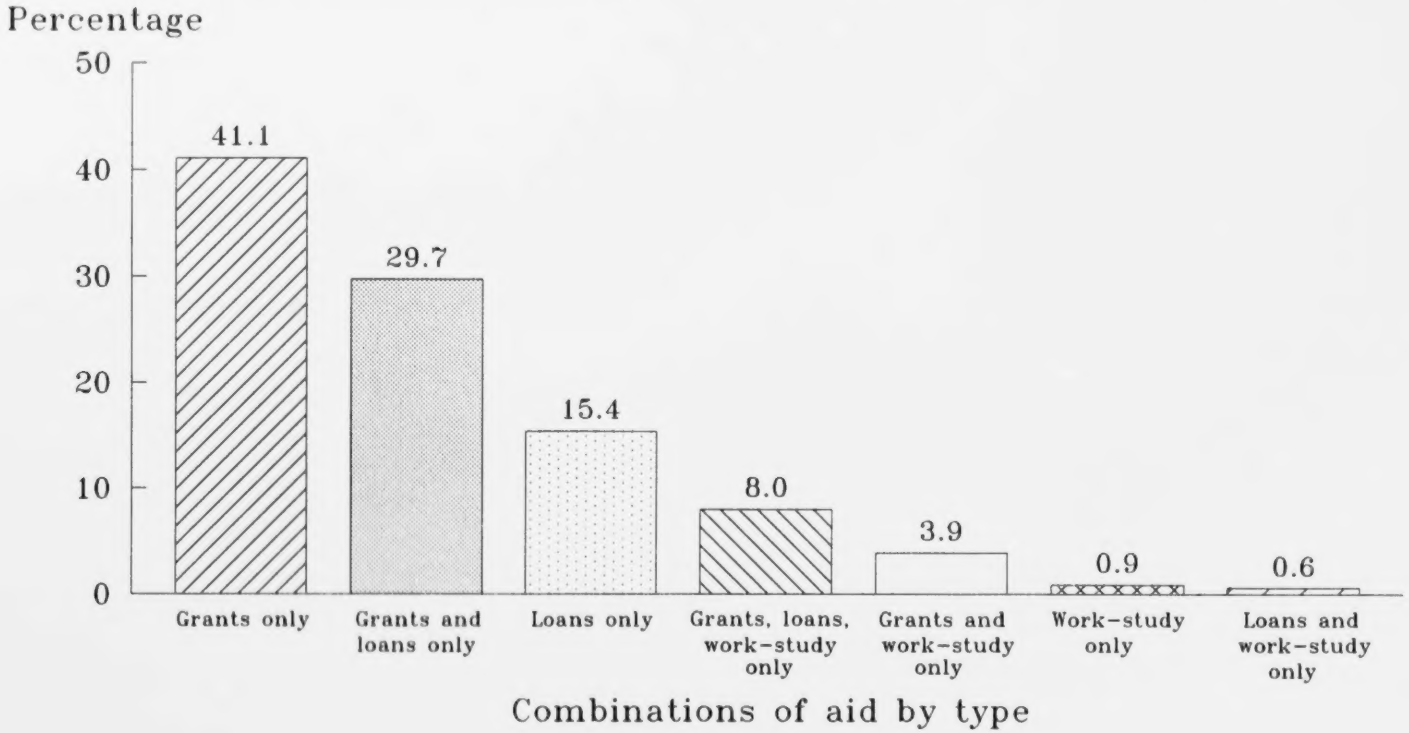
Type of aid	All undergraduates	Aided undergraduates		
	Percent awarded aid	Percent awarded aid	Average amount for full-time, full-year students	Average amount for all other students
Total	11,213,432	5,098,770	$3,813	$2,193
Percent aided	45.5	100	NA	NA
Grants only	18.7	41.1	2,398	1,269
Pell only	2.3	5.0	1,309	1,087
Other grants only	12.4	27.4	2,311	1,115
Pell and other grants only	4.0	8.8	3,159	2,060
Grants and loans only	13.5	29.7	4,945	3,856
Loans only	7.0	15.4	2,647	2,128
GSL only *	5.4	11.9	2,334	2,085
Other loans only	1.0	2.1	2,247	1,715
GSL and other loans only *	0.6	1.3	5,446	3,999
Grants, loans, and Work-Study	3.7	8.0	6,966	5,160
Grants and Work-Study only	1.8	3.9	3,985	2,808
Work-Study only	0.4	0.9	1,074	787
Loans and Work-Study only	0.3	0.6	3,803	2,870

* GSL refers to the Guaranteed Student Loan program.

NOTE: Details may not add to totals due to rounding.

SOURCE: U.S. Department of Education, Center for Education Statistics, The 1987 National Postsecondary Student Aid Study.

Figure 6.2–Percentage of undergraduates enrolled in the fall of 1986 who were awarded selected combinations of aid, by type of aid



SOURCE: U.S. Department of Education, Center for Education Statistics, The 1987 National Postsecondary Student Aid Study

percent of aided undergraduates, respectively). A much smaller proportion of aided undergraduate students relied on these programs exclusively (table 6.2). Five percent of all aided undergraduates relied on a Pell grant alone (with an average amount of Pell aid for these full-time, full-year undergraduates of $1,309). Similarly, only 12 percent of aided students relied on a GSL alone, with an average amount of GSL aid for full-time, full-year students of $2,334. Nine percent of Pell recipients, however, combined their Pell grant with other grants, while only one percent of GSL recipients combined their GSL with other loans (table 6.2).

Just as more than one-half of all aided undergraduates who were enrolled in the fall of 1986 received aid from only one source, more than one-half (57.4 percent) of all aided undergraduates received aid from only one type of aid. Slightly more than one-third (34.2 percent) of aided undergraduates received two different types of aid (29.7 percent had grants and loans), and 8 percent received an award made up of all three types of aid (table 6.2).

Undergraduates enrolled in the fall who received a grant were just as likely to have received an award of "grants only" as to have received an award of grants and some other form of aid (41.1 and 41.6 percent, respectively). Students who received a loan were less likely to have received a loan by itself (15.4 percent) than in combination with some other type of aid (38.3 percent). Finally, undergraduates who were awarded work-study were more likely to have some other type of aid in combination with work-study than to have work-study by itself (12.5 versus .9 percent, respectively) (table 6.2).

The largest average amount of aid for full-time, full-year undergraduates who were enrolled in the fall of 1986 resulted from a combination of grants, loans, and work-study ($6,966). Grants and loans, when combined together, resulted in an average award of $4,945. Students who relied only on loans received an average of $2,647 in financial aid, while students who relied only on grants received an average award of $2,398 (table 6.2).

CHAPTER VII: SOURCES OF FINANCIAL SUPPORT TO UNDERGRADUATES

Previous chapters have focused on only one source of support for undergraduates enrolled in postsecondary institutions in the fall of 1986: financial aid. While financial aid has been examined in detail in these chapters, it is important to recall that less than one-half (45.5 percent) of all undergraduates received student financial aid. Most undergraduates, including aided undergraduates, rely on themselves and/or their families and relatives to finance their postsecondary education. This chapter will examine these family (non-financial aid) sources of support, individually, in combination with one another, and in combination with student financial aid. In this chapter, family sources of support include parents, relatives, the student's spouse, and the student him/herself.[1] This chapter also explores the amount and proportion of total expenses that must be met by students and their families in terms of the concept of net price.

Tables 7.1 and 7.2 show unduplicated percents of students enrolled in the fall of 1986 by various combinations of sources of financial support. For this discussion, combinations have been categorized as: 1) financial aid only,[2] 2) parents only, 3) student only, 4) parents and student only, 5) financial aid and parents only, 6) financial aid and student only, and 7) financial aid, parents, and student, that is, "all sources" Table 7.3 shows the average difference between total student expenses and financial aid award amounts.

The Distribution of Sources of Support

The majority of undergraduates (52.9 percent) enrolled in the fall of 1986 relied solely on family sources of support (that is, parents only, student only, and parents and student only) to finance their education in 1986-87; 41 percent relied on a combination of financial aid and family sources of support; and 6 percent of the undergraduates relied solely on financial aid to finance their postsecondary education (table 7.1).

Out of all possible combinations of support, the parent and student combination was relied upon by the largest proportion of students (24 percent of all undergraduates). However, 20 percent of the undergraduates reported having financed their education entirely by themselves. Only 9

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[1] These four sources have been placed into two groups. Parents and relatives have been combined together and the student and his/her spouse have been placed together. Throughout the remaining discussion the parent/relative source will be referred to as the parent source and the student/spouse source will be referred to as the student source.

[2] Work-study is included in the financial aid category.

Table 7.1--Unduplicated percent of undergraduates enrolled in the fall of 1986, by source of support and control and level of institution

Control and level of institution	Number of undergraduates 1/	Source of support: Financial aid	Source of support: Family			Source of support: Financial aid and family		
		Financial aid only	Parents only 2/	Student only	Parents and student only	Financial aid and parents only	Financial aid and student only	Financial aid, parents, and student
Total undergraduates	10,836,791	5.7	8.7	19.8	24.4	7.2	11.7	22.5
Public	8,257,483	5.2	9.1	23.5	28.0	5.7	10.7	17.9
4-year doctoral	2,544,118	3.0	10.4	10.7	31.3	6.7	10.5	27.3
Other 4-year	1,650,438	4.2	9.1	15.2	27.6	7.4	11.3	25.2
2-year	3,941,425	6.7	8.2	35.2	26.4	4.2	10.4	8.9
Less than 2-year	121,502	14.7	7.2	23.6	14.1	11.8	15.7	13.0
Private, not-for-profit	1,985,858	4.2	8.5	9.0	15.4	10.6	11.7	40.6
4-year doctoral	754,178	2.7	10.3	7.4	19.4	9.9	9.5	40.9
Other 4-year	1,091,880	4.4	7.4	10.1	12.8	10.8	12.8	41.7
2-year	123,621	10.0	8.2	8.1	14.5	12.6	15.3	31.3
Less than 2-year	16,179	13.8	5.6	13.1	14.0	12.2	20.0	21.2
Private, for-profit	593,451	17.7	3.8	5.2	5.7	16.2	24.7	26.7
2-year and above	221,835	12.4	4.5	5.1	7.0	17.3	21.5	32.3
Less than 2-year	371,617	20.9	3.4	5.3	4.9	15.6	26.6	23.3

1/ Includes only those undergraduates who reported their sources of support.

2/ Parent contributions were student reported. In-kind contributions (i.e., support provided by parents in addition to financial assistance such as use of charge cards or free room and board) were included in the calculation of parent contributions.

NOTE: Details may not add to totals because of rounding.

SOURCE: U.S. Department of Education, Center for Education Statistics, The 1987 National Postsecondary Student Aid Study.

percent of the undergraduates who were enrolled in the fall of 1986 relied solely on their parents to finance their postsecondary education (table 7.1 and figure 7.1).

A relatively high proportion of fall enrollees (22.5 percent) relied on a combination of support from themselves, their parents, and financial aid. Financial aid was combined with student support for 12 percent of the undergraduates. Seven percent of the undergraduates relied on a combination of financial aid and parental support to finance their education expenses (table 7.1 and figure 7.1).

Sources of Support by Control and Level of Institution

The sources of support used by students who were enrolled in the fall of 1986 to finance their postsecondary education varied widely by control and level of institution. For example, while 75 percent of the undergraduates in private, not-for-profit institutions relied on parental support either by itself or in some combination with self-support (i.e. student only) or financial aid, a smaller proportion of undergraduates in public institutions (60.7 percent) and in private, for-profit institutions (52.4 percent) received financial support from a combination of sources which included parental support (table 7.1 and figure 7.2).

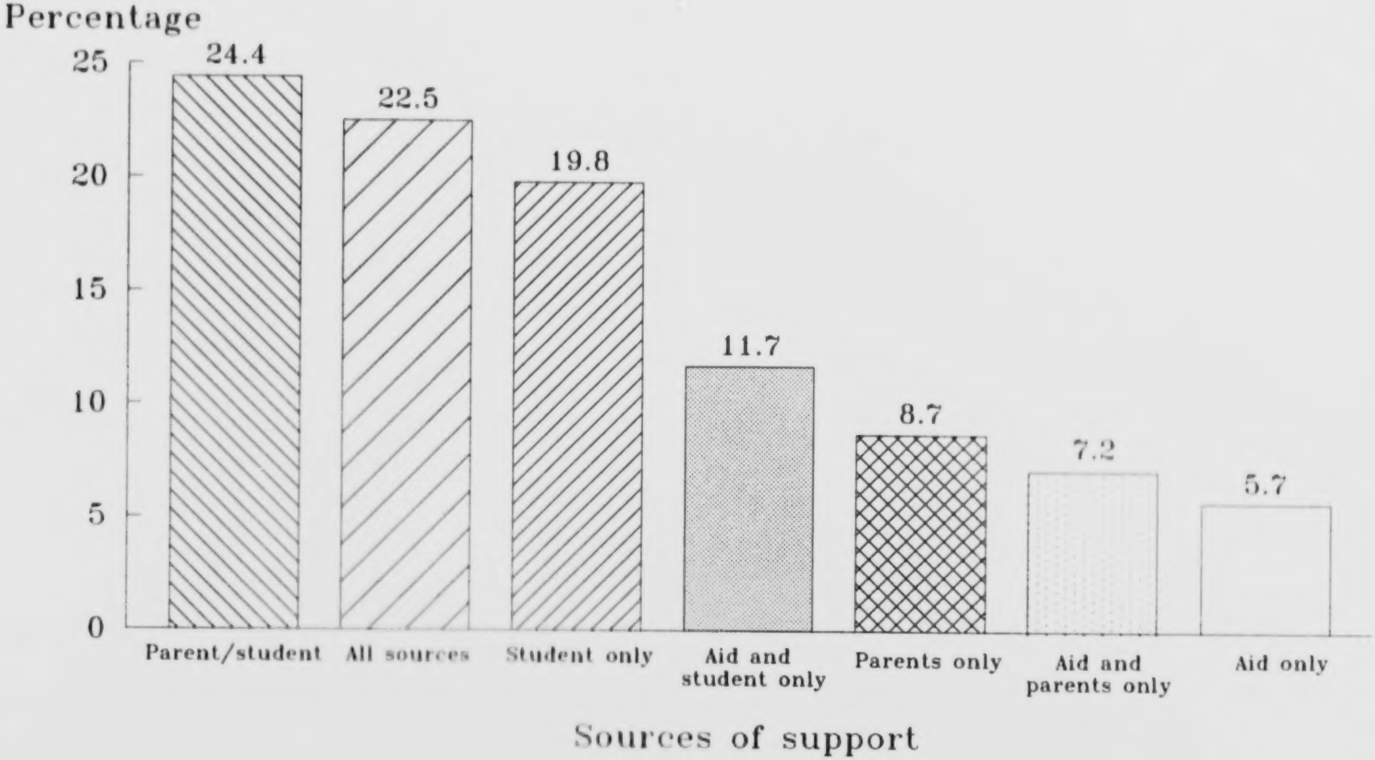
The most prevalent combination of sources of support for undergraduates in public institutions was parental support combined with student support. Among undergraduates at private, postsecondary institutions (both not-for-profit and for-profit), the most prevalent combination was support from all possible sources (student, parents, and financial aid) (table 7.1 and figure 7.2).

For undergraduates at public institutions, the second most common way of supporting their postsecondary education was student support only. For undergraduates at private, not-for-profit institutions, the second most prevalent combination of support was student support combined with parental support. For undergraduates at private, for-profit institutions, the second most prevalent combination was student support combined with financial aid (table 7.1).

Sources of Support by Selected Student Characteristics

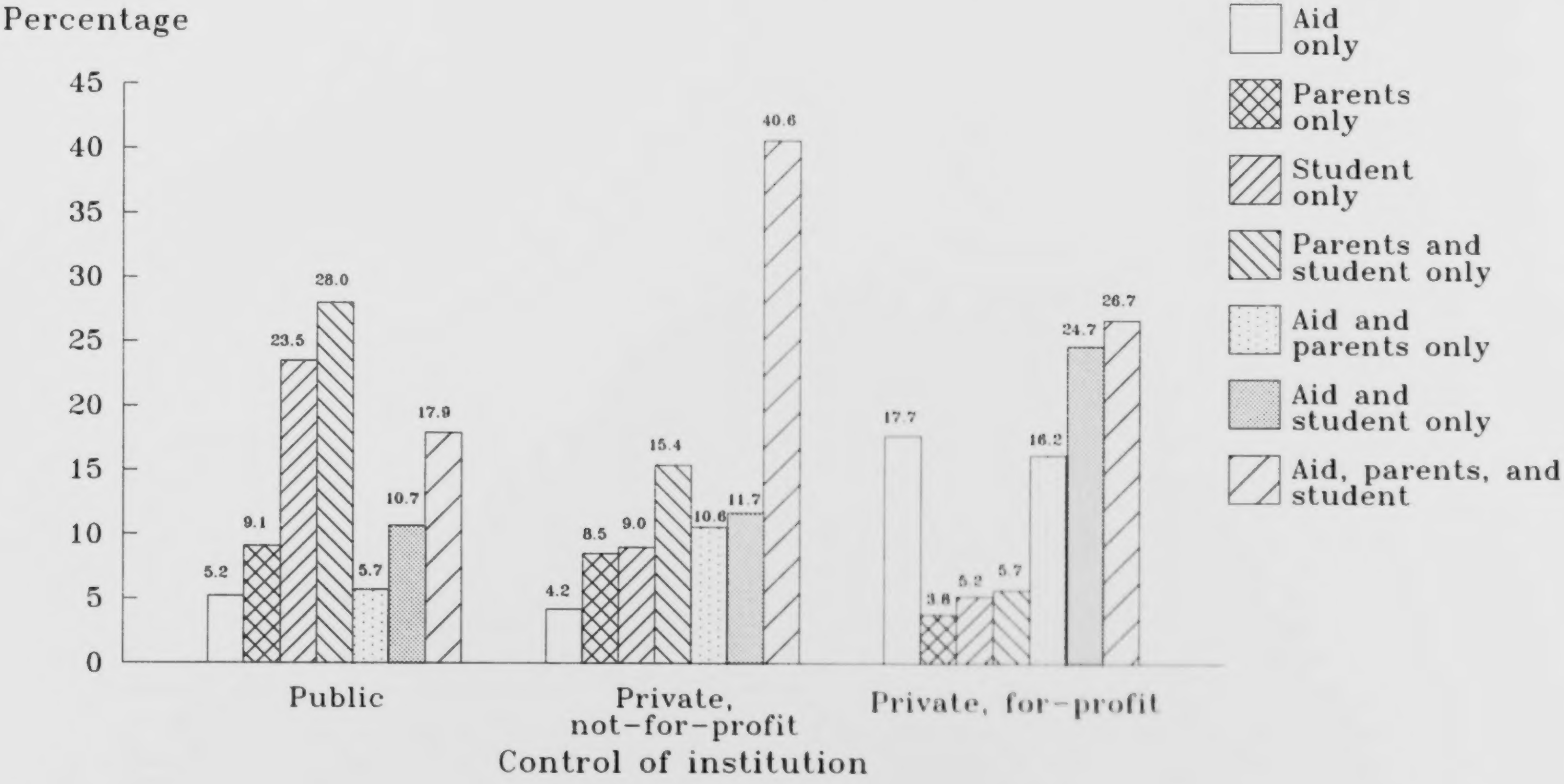
In considering sources of support in relation to student characteristics, it should be kept in mind that financial aid, particularly Federal financial aid, is awarded on the basis of need that is a function of family resources, especially family income, and the costs of attending a particular postsecondary institution. Thus, differences in the patterns of financing a postsecondary education that are observed among students with differing personal characteristics are undoubtedly related to their level of need rather than a particular personal attribute.

Figure 7.1—Percentage of undergraduates enrolled in the fall of 1986 with various sources of support



SOURCE: U.S. Department of Education, Center for Education Statistics, The 1987 National Postsecondary Student Aid Study

Figure 7.2–Percentage of undergraduates enrolled in the fall of 1986 with various sources of support, by control of institution



SOURCE: U.S. Department of Education, Center for Education Statistics, The 1987 National Postsecondary Student Aid Study

Comparisons of sources of support among males and females suggest that there are few differences in their patterns of financial support. However, females were more likely to rely solely on themselves to meet education expenses than on any other single source or combination of sources, while males relied most frequently on themselves combined with parental support (table 7.2).

Table 7.2 indicates that there are some differences in the method of financing a postsecondary education among students with different racial/ethnic backgrounds. For example, one-third of black undergraduates relied on family sources of support, while more than one-half of the white undergraduates relied on family sources to finance their postsecondary education in 1986-87. Eleven percent of black undergraduates and 5 percent of white undergraduates relied solely on financial aid to finance their postsecondary education. Fifty-five percent of black and 40 percent of white undergraduates relied on a combination of financial aid and family sources of support to finance their education expenses in 1986-87 (table 7.2).

Sources of support also varied by the age of the student. As might be expected, older students relied more on themselves, while younger students relied more on their parents for financial support. Approximately 74 percent of older students (30 years of age or older) and 51 percent of students aged 24 to 29 relied on themselves or a combination of themselves and financial aid to finance their education. Sixty-five percent of the younger students (23 or younger) relied on parental and student support or on all sources of support. As with older students, married students relied heavily on themselves to finance their postsecondary education (52 percent); while support patterns of students who were not married resembled those of the youngest group of undergraduates (table 7.2).

Because part-time students may be more likely than full-time students to work while attending school, they may be more likely to support themselves than full-time students. Approximately 6 percent of full-time undergraduates supported themselves, while 44 percent of part-time undergraduates completely supported themselves in 1986-87. Moreover, full-time students were more likely to use all sources of support than part-time students (31.9 compared with 6.3 percent, respectively) (table 7.2).

It seems plausible to expect that independent students would rely more on financial aid and themselves and less on their parents than dependent students. The data in table 7.2 support this expectation. Thirteen percent of the independent undergraduates relied on aid alone, while only 2 percent of dependent students relied on this source alone. Roughly 45 percent of the independent undergraduates supported themselves completely, while only 5 percent of the dependent undergraduates supported themselves. Finally, dependent students were more likely than independent students to rely on their parents for financial support. Ninety percent of the dependent students received various combinations of support which included parental support, while only 18 percent of the independent students had support that included their parents (table 7.2).

Table 7.2--Unduplicated percent of undergraduates enrolled in the fall of 1986, by source of support and selected student characteristic

Selected student characteristic	Number of undergraduates 1/	Source of support						
		Financial aid	Family			Financial aid and family		
		Financial aid only	Parents only 2/	Student only	Parents and student only	Financial aid and parents only	Financial aid and student only	**Financial aid, parents, and student**
Total undergraduates	10,836,791	5.7	8.7	19.8	24.4	7.2	11.7	**22.5**
Gender								
Male	4,849,334	4.4	8.2	16.7	28.8	6.5	11.4	**23.9**
Female	5,987,331	6.7	9.0	22.3	20.9	7.8	11.9	**21.4**
Race/ethnicity								
American Indian	99,470	10.0	3.7	26.3	17.6	9.9	17.1	**15.3**
Asian American	547,722	6.1	15.5	17.7	24.7	9.1	8.7	**18.3**
Black, non-Hispanic	1,007,812	11.2	4.7	16.0	13.2	12.2	16.8	**25.9**
Hispanic	728,825	8.3	7.8	20.3	22.4	8.8	13.1	**19.3**
White, non-Hispanic	8,414,374	4.7	8.9	20.3	26.0	6.3	11.1	**22.8**
Age								
23 or younger	6,683,080	2.4	12.1	4.8	32.6	9.8	6.3	**32.2**
24-29	1,804,790	9.1	5.3	30.9	18.8	4.7	20.6	**10.6**
30 or older	2,347,842	12.4	1.6	54.2	5.7	1.8	20.1	**4.2**
Marital status								
Married	2,516,645	8.9	2.2	52.2	7.6	2.1	21.6	**5.5**
Not married 3/	8,312,195	4.7	10.7	10.0	29.5	8.8	8.7	**27.7**
Attendance status								
Full-time	6,682,442	5.6	10.1	5.7	25.2	9.8	11.7	**31.9**
Part-time	3,785,606	5.8	6.2	44.4	23.2	2.7	11.4	**6.3**
Dependency status								
Dependent	6,835,595	1.5	13.1	5.3	35.8	9.5	4.0	**30.8**
Independent	3,949,322	12.8	1.1	44.6	4.8	3.4	24.9	**8.4**
Housing status								
School-owned	2,199,195	2.0	10.1	1.4	24.1	11.4	5.4	**45.7**
Off-campus, not with parents	5,344,074	9.3	4.8	36.0	14.4	3.7	19.1	**12.6**
With parents	3,282,175	2.1	14.0	5.8	40.9	10.2	3.7	**23.1**

1/ Includes only those undergraduates who reported their sources of support.

2/ Parent contributions were student reported. In-kind contributions (i.e., support provided by parents in addition to financial assistance such use of as charge cards or free room and board) were included in the calculation of parent contributions.

3/ Includes students who were single, separated, divorced, or widowed.

NOTE: Details may not add to totals because of rounding.

SOURCE: U.S. Department of Education, Center for Education Statistics, The 1987 National Postsecondary Student Aid Study.

Undergraduates who lived on campus were more likely to rely on all possible sources of support than those who lived at home with their parents (45.7 versus 23.1 percent, respectively). On the other hand, a larger proportion of undergraduates who lived at home relied on the parental and student support combination (40.9 percent) than those who lived on campus (24.1 percent). As might be expected, undergraduates who lived off campus (not with their parents) were more likely to support themselves (36 percent) than either those who lived on campus (1.4 percent) or those who lived at home (5.8 percent) (table 7.2).

Net Price

As noted above only 6 percent of the undergraduates enrolled in the fall of 1986 relied solely on financial aid to meet their postsecondary education expenses; 94 percent either supported themselves (20 percent) or relied on some combination of self-support, parental support, and financial aid. A reasonable question arising from these results is how much did undergraduate students and/or their families have to pay to obtain a postsecondary education in the 1986-87 school year and what proportion of total expenses were met by financial aid. One approach to answering this question is by examining the concept of net price.

Conceptually, net price is the amount a student and his or her family must pay for a postsecondary education after all student financial assistance, including tuition waivers and discounts, have been taken into account. For the purposes of this report, net price is operationally defined as the difference between the amount of student financial aid received and the total cost of attending a postsecondary institution. Thus, net price would include all costs that must be met by the student and his/her family. It would also include any unmet need for financial assistance that might exist.

Table 7.3 presents the "net price" of a postsecondary education by students' financial aid status, attendance status, and control and level of institution. As might be expected, all three of these had a decided effect on net price. Among full-time, full-year undergraduates enrolled in the fall of 1986 the average total expenses related to obtaining a postsecondary education in the 1986-87 school year was almost $5,800. The net price was about $3,500. Thus, for all undergraduates, financial aid accounted for 40 percent of total expenses. For undergraduates who received any financial aid during the 1986-87 school year, the price students had to pay was reduced, on average, from $6,360 to about $2,500; that is, financial aid accounted for an average of 60 percent of aided students' total expenses. For undergraduates who received need-based aid, the average net price was $1,600, and financial aid accounted for 74 percent of total expenses. The average net price to students with need-based aid was somewhat higher ($2,000) when institution-determined expenses were used rather than student-reported expenses, since students living off campus tend to report lower food and housing expenses than institution budgets allow.

Table 7.3--The average total amount of expenses and aid and net price 1/ for all undergraduates, aided undergraduates, and undergraduates receiving need-based aid who were enrolled in the fall of 1986, by attendance status and control and level of institution

Control and level of institution	All undergraduates			Aided undergraduates			Undergraduates who received need-based aid					
							Student-reported expenses			Institution-determined expenses		
	Average total expenses	Average total aid	Average net price 2/	Average total expenses	Average total aid	Average net price 2/	Average total expenses	Average total aid	Average net price 2/	Average total expenses	Average total aid	Average net price 3/
						Full-time, full-year undergraduates						
Total	$5,765	$2,280	$3,486	$6,360	$3,837	$2,523	$6,282	$4,680	$1,602	$6,791	$4,745	$2,045
Public	4,087	1,513	2,573	4,416	2,890	1,525	4,463	3,583	880	5,032	3,644	1,388
4-year doctoral	4,788	1,750	3,038	5,005	3,310	1,695	4,985	4,148	837	5,614	4,177	1,437
Other 4-year	4,242	1,660	2,582	4,555	2,958	1,597	4,589	3,707	882	4,956	3,741	1,215
2-year	2,844	970	1,874	3,262	2,065	1,196	3,591	2,614	977	4,338	2,770	1,568
Less than 2-year	2,892	1,819	1,072	3,055	2,542	514	3,432	2,976	456	2,991	2,171	820
Private, not-for-profit	10,085	4,117	5,968	9,980	5,617	4,363	10,113	7,135	2,978	10,300	7,343	2,957
4-year doctoral	11,517	4,442	7,075	11,529	6,529	5,000	12,023	8,363	3,660	12,774	8,882	3,892
Other 4-year	9,494	4,026	5,469	9,397	5,226	4,171	9,379	6,646	2,734	9,494	6,830	2,664
2-year	6,476	2,904	3,572	6,442	3,953	2,489	6,303	4,845	1,458	6,002	4,884	1,118
Less than 2-year	5,186	2,596	2,591	5,584	3,936	1,648	5,915	4,601	1,314	7,381	4,787	2,594
Private, for-profit	6,882	3,478	3,404	6,947	4,041	2,905	6,826	4,536	2,290	8,408	4,565	3,843
2-year and above	7,339	3,418	3,920	7,317	3,965	3,352	7,035	4,673	2,362	7,748	4,713	3,035
Less than 2-year	6,436	3,535	2,901	6,584	4,116	2,468	6,674	4,436	2,238	8,895	4,456	4,439

Table 7.3--The average total amount of expenses and aid and net price 1/ for all undergraduates, aided undergraduates, and undergraduates receiving need-based aid who were enrolled in the fall of 1986, by attendance status and control and level of institution, Continued

Control and level of institution	All undergraduates			Aided undergraduates			Undergraduates who received need-based aid					
							Student-reported expenses			Institution-determined expenses		
	Average total expenses	Average total aid	Average net price 2/	Average total expenses	Average total aid	Average net price 2/	Average total expenses	Average total aid	Average net price 2/	Average total expenses	Average total aid	Average net price 3/
					All other undergraduates							
Total	$2,085	$684	$1,401	$2,870	$2,218	$652	$3,232	$2,999	$232	$4,015	$2,989	$1,027
Public	1,745	428	1,316	2,257	1,718	538	2,527	2,333	194	3,229	2,316	912
4-year doctoral	2,704	796	1,908	3,087	2,314	773	3,444	3,093	351	3,699	3,136	562
Other 4-year	2,192	598	1,594	2,700	1,816	884	2,940	2,475	466	3,628	2,566	1,062
2-year	1,410	294	1,116	1,773	1,432	341	1,962	1,936	26	2,910	1,885	1,025
Less than 2-year	1,505	765	740	1,570	1,831	(261)	1,822	2,112	(290)	--	--	--
Private, not-for-profit	3,735	1,485	2,249	4,330	3,072	1,258	5,124	4,607	518	5,474	4,445	1,029
4-year doctoral	4,310	1,828	2,482	4,939	3,787	1,152	6,604	6,218	386	6,794	6,244	551
Other 4-year	3,562	1,297	2,265	4,163	2,745	1,418	4,742	4,108	633	5,296	4,076	1,220
2-year	2,729	1,271	1,458	3,330	2,387	943	3,674	3,138	536	4,076	2,868	1,208
Less than 2-year	3,208	2,431	777	3,443	3,615	(173)	3,497	3,660	(163)	4,539	3,517	1,022
Private, for-profit	3,700	2,778	922	3,839	3,409	430	3,880	3,725	155	5,093	3,801	1,292
2-year and above	3,557	2,556	1,001	3,788	3,276	512	3,629	3,650	(21)	4,360	3,927	433
Less than 2-year	3,756	2,866	890	3,858	3,459	400	3,963	3,750	213	5,296	3,767	1,529

--Too few cases for a reliable estimate.

1/ Net price was calculated by subtracting a student's total aid from his/her total expenses.

2/ The number of cases used to determine average net price was dependent on the number of students reporting their education related expenses (see technical notes, appendix B, section IV).

3/ The number of cases used to determine average net price was based on the number of cases for whom a budget for awarding financial aid was available from financial aid records (see technical notes, appendix B, section IV).

SOURCE: U.S. Department of Education, Center for Education Statistics,
National Postsecondary Student Aid Study, 1987.

For undergraduates who attended school part-time in the fall 1986 or who attended school for just part of the 1986-87 school year, the net price was reduced substantially relative to their full-time, full-year counterparts. Using student-reported expenses in relation to financial aid award amounts these reductions in net price ranged from 60 percent for all undergraduates, to 74 percent for undergraduates who had any financial aid to 86 percent for undergraduates with need-based financial aid.

Using institution-determined costs for undergraduates with need-based aid, the average reduction in net price for part-time or part-year attendance was about 50 percent. The difference in net price reduction for partial attendance resulting from the use of student-reported versus institution-determined expenses is probably because part-time students do not generally perceive or report their living costs as related to their postsecondary education attendance.

Financial aid had a differential effect on net price, depending on the type of institution in which students were enrolled. With respect to student reported expenses and for all full-time, full-year students enrolled in the fall of 1986, financial aid reduced the average cost to students by 51 percent in private, for-profit institutions, 41 percent in private, not-for-profit institutions and 37 percent in public institutions. Among students with any financial aid, financial aid reduced average costs by 42 percent in private, for-profit institutions, 44 percent in private, not-for-profit institutions and 65 percent in public postsecondary institutions. Among students with need-based financial aid, financial aid reduced average costs by 66 percent in private, for-profit, 71 percent in private, not-for-profit, and 80 percent in public institutions. Thus, it would seem that financial aid accounts for a higher proportion of total costs to students in public as opposed to private institutions.

This effect seems to hold when institution-determined expenses are used in lieu of student-reported expenses, although not quite as definitively. With respect to institution-determined expenses and for students who received need-based aid in the 1986-87 school year, financial aid reduces the average costs to students by 72 percent in public institutions, 71 percent in private, not-for-profit institutions, and 54 percent in private, for-profit institutions.

CHAPTER VIII: SUMMARY AND CONCLUSIONS

This report examines the education expenses of undergraduates who were enrolled in a postsecondary institution in the fall of 1986 and the methods by which they financed these expenses. Financial aid, as a method of financing student expenses, is examined in detail, both by the source of aid and by the type of aid. Undergraduates' expenses and methods of financing a postsecondary education are examined for all students and for selected groups of students characterized by gender, race/ethnicity, dependency status, attendance status, etc. and the control and level of the institutions they attended.

The data on undergraduates enrolled in a postsecondary institution in the fall of 1986 indicate that the traditional notions about these students are less the norm and more the exception. Forty percent of undergraduates were older than the traditional age of undergraduates (18-22 years of age) and of these older undergraduates, more than one-half were 30 years old or older. Only one-fifth of undergraduates lived in school-owned housing, and almost one-half attended an institution with programs of 2-years or less, a rarity 20 years ago.

This report shows that, on average, students who were enrolled full time for the entire 1986-87 school year reported that it cost them about $6,000 to attend a postsecondary institution, but this cost ranged from about $2,100 to over $12,000, depending on the type of institution attended and the type of housing arrangement chosen.

For the 1986-87 school year, 46 percent of undergraduates enrolled in the fall received some form of financial aid and 35 percent of those enrolled in the fall received some type of Federal aid. In fact, 36 percent of the undergraduates who received aid, received only Federal aid. Again, the proportion of students receiving any aid, and Federal aid, depended upon the type of postsecondary institution in which an undergraduate was enrolled. The proportion of students who received any aid ranged from a high of 85 percent of undergraduates in private, for-profit, less than 2-year institutions to a low of 28 percent of undergraduates in public, 2-year institutions. The proportion of students receiving Federal aid ranged from 81 percent to 20 percent at these same two institution types.

The results also indicate that students enrolled in the fall of 1986 were more likely to receive grants, that is, aid that does not need to be paid back or earned, than any other type of financial aid. Grant aid was awarded to 38 percent of all enrolled undergraduates, and for 19 percent of these students it was the only form of aid received. More students received grant aid from non-Federal sources than from the Federal Government. Almost one-quarter of all undergraduates took out a loan to help finance their postsecondary education, although only 15 percent of aided undergraduates relied on a loan as their only form of financial aid. For most aided undergraduates who received a loan, their loan was combined with some other type or types of aid. The Federal Government was by far the largest provider of loans, providing loans to about ten times as many undergraduates as non-Federal sources.

Among full-time, full-year, aided undergraduates who were enrolled in the fall of 1986, the average amount of aid awarded for the 1986-87 school year was about $3,800. Full-time, full-year, aided undergraduates in private, not-for-profit, doctoral level schools received an average award of over $6,500, while their counterparts in public, 2-year institutions were awarded an average of only about $2,000 in financial aid. For full-time, full-year students, the average grant award was about $2,600 while the average loan received was about $2,500. Federal grants to aided undergraduates enrolled full-time in the fall of 1986 averaged about $1,600, with the average Pell grant (the largest Federal grant program for undergraduate students) being about $1,500. Among full-time, full-year students who received only grant aid, the average amount of aid received was about $2,400. Federal loans to full-time, full-year undergraduates averaged about $2,400, while the average Federally Guaranteed Student Loan (GSL) to full-time, full-year undergraduates was about $2,300. Students who relied on loans as their only type of financial aid borrowed about $2,600.

Whereas financial aid was one source of support for meeting the costs of a postsecondary education for 46 percent of the undergraduates enrolled in a postsecondary institution in the fall of 1986, only 6 percent of all undergraduates relied on financial aid as their sole source of support, and only 13 percent of aided students relied solely on financial aid. At the other end of the spectrum, the majority of undergraduates received no financial aid, and 20 percent of undergraduates enrolled in the fall relied on only themselves and/or their spouses for their entire support. For 9 percent of enrolled undergraduates, parents, relatives, or friends were their only source of financial support.

The study found a strong relationship between receipt of financial aid, amount of aid received, and the type of institution attended. Students enrolled in private, for-profit institutions in the fall of 1986 were much more likely to receive aid and received, on average, more aid--particularly Federal grant and loan aid--than students in either public or private, not-for profit institutions. Students in private, for-profit institutions also were more likely to rely on aid as their sole source of support than students in other types of institutions.

Several findings in the the study detail relationships between the personal characteristics of students and their financial aid status. For example, females were more likely than males to rely on themselves, their spouses, or both for support of their postsecondary educations.

These and any other results of the study concerning the relationship of students' personal characteristics and their financial aid status must be qualified, however. Personal characteristics tend to be related to the family's financial status and the student's enrollment in a particular type of postsecondary institution, both of which are highly related to receipt of aid. As a result, observed relationships between student characteristics and financial aid status may, in fact, be somewhat spurious.

Finally, this report demonstrates that financial aid is an important source of support for many undergraduates. It reduces the price an undergraduate must pay to attend a postsecondary institution by almost 40 percent, and financial aid awarded strictly on the basis of need reduces the price even further. Furthermore, in examining the relationship between receipt of Federal need-based aid (Pell grants and aid through campus-based programs) and family income level, it is clear that a fairly strong inverse relationship exists. That is, as students' family income levels increase, the concentration of students receiving Federal aid decreases, a result that is evident regardless of the type of institution attended.

GLOSSARY

COLLEGE WORK-STUDY PROGRAM (CWS). (Public Law 89-329, as amended, Public Law 94-482, Higher Education Act of 1965, Title IV-C; 42 U.S. Code, sec. 275-1976.) A campus-based Federal program designed to stimulate and promote the part-time employment of undergraduate and graduate students with demonstrated financial need in eligible institutions of higher education who need earnings from employment to finance their course of study. This program provides grants to institutions for partial reimbursement of wages paid to students.

DEPENDENT STUDENT. A student dependent on his or her parents or guardians for financial support. For financial aid purposes, a student is classified as dependent unless the definition of independent student is met.

FEDERAL AID. Student financial aid whose source of origin is a Federal agency. This aid can either be provided/funded by or administered by a Federal agency. This includes, but is not limited to, U.S. Department of Education, Department of Health and Human Services, Department of Defense, Veterans Administration, Department of Agriculture, and National Science Foundation.

FINANCIAL AID. Consists of grants, loans, and work-study from sources other than family or self to help students finance a postsecondary education.

FINANCIAL AID COMBINATIONS. The total financial aid award received by a student. Combinations of aid may include (grants, loans, work-study) from a variety of sources (Federal, State, institution, other).

FIRST-PROFESSIONAL STUDENT. A student enrolled in any of the following degree programs:

Chiropractic (D.C. or D.C.M.)
Dentistry (D.D.S. or D.M.D.)
Medicine (M.D.)
Optometry (O.D.)
Osteopathic Medicine (D.O.)
Pharmacy (D.Phar.)
Podiatry (Pod.D. or D.P.)
Veterinary Medicine (D.V.M.)
Law (L.L.B., J.D.)
Theology (M.Div. or M.H.L. or B.D.)

4-YEAR DOCTORAL INSTITUTION. Institutions or subsidiary elements whose purpose is the provision of postsecondary education and that confer at least a doctoral or first-professional degree in one or more programs.

GRADUATE STUDENT. A student who holds a baccalaureate or first-professional degree, or equivalent, and is taking courses at the postbaccalaureate level. These students may or may not be enrolled in a specific graduate program.

GRANTS. A type of student financial aid that does not require repayment or employment. It is usually awarded on the basis of need, possibly combined with some skills or characteristics the student possesses.

GUARANTEED STUDENT LOAN (GSL). (Public Law 89-329, as amended, Public Law 91-95, as amended, Public Law 94-482, Higher Education Act of 1965, Title IV-B; 20 U.S. Code, sec. 1071-1976.) A long-term, low-interest loan program administered by the Federal Government through guarantee agencies. Students borrow money for education expenses directly from banks and other lending institutions.

INDEPENDENT STUDENT. A student independent of financial support from his or her parents or guardians. The factors considered are: the student's age, length of time away from parent's home, status as a dependent for tax purposes, and the amount of financial support provided by the parents to the student.

INSTITUTION AID. Student financial aid whose source of origin is the postsecondary institution. This aid is provided/funded by the institution.

LESS THAN 2-YEAR INSTITUTION. Institutions or subsidiary elements whose purpose is the provision of postsecondary education and all of whose programs are less than 2 years long. These institutions must offer, at a minimum, one program at least 3 months long that results in a terminal occupational award, or is creditable toward a formal 2-year or higher award.

LOANS. A type of student financial aid which advances funds and which is evidenced by a promissory note requiring the recipient to repay the specified amount(s) under prescribed conditions.

NATIONAL DIRECT STUDENT LOAN (NDSL). (Public Law 83-329, as amended, Public Law 94-482, Higher Education Act of 1965, Title IV; 42 U.S. Code, sec. 2571-1976) now known as the Carl D. Perkins Loan program. A campus-based program that sets up funds at higher education institutions for making long-term, low-interest loans to graduate, undergraduate, and vocational students attending school at least half-time.

OFF-CAMPUS HOUSING. Students living in their own or a shared off-campus residence, not with their parents, guardians, or other relatives.

OTHER AID. Non-Federal, non-State, or noninstitutional sources of student financial aid. This includes aid provided by corporations, employers, unions, foundations, fraternal organizations, community organizations, and other sources.

OTHER 4-YEAR INSTITUTION. Institutions or subsidiary elements whose purpose is the provision of postsecondary education and that confer at least a baccalaureate or master's degree in one or more programs. These institutions cannot award higher than a master's degree.

PARENT LOANS FOR UNDERGRADUATE STUDENTS (PLUS). (Authorized under Title IV, Higher Education Act of 1965, as amended.) A Federal program that allows parents of dependent undergraduate, graduate and first-professional students (prior to 1987 only dependent undergraduate students) to make long-term loans for their children's education expenses. These loans are made directly by banks and other lending institutions.

(PLUS)/AUXILIARY LOANS TO ASSIST STUDENTS (ALAS). (Authorized under Title IV, Higher Education Act of 1965, as amended.) Currently known as Supplemental Loans for Students (SLS). A Federal program that allows independent undergraduate students, and graduate/professional students to make long-term loans for their education expenses. These loans are made directly by banks and other lending institutions.

PELL GRANTS. (Public Law 92-318, as amended, Public Law 94-482, Education Amendments of 1972, Title IV; 20 U.S. Code, sec. 1070a-1976.) A Federal student financial aid entitlement program that provides eligible undergraduate students who have not yet completed a baccalaureate program with need-based grants to help them defray the cost of postsecondary education. (Note: Grant limitations are subject to change with revised legislation.)

PRIVATE, FOR-PROFIT INSTITUTION. An educational institution that is under private control and whose profits, derived from revenues, are subject to taxation.

PRIVATE, NOT-FOR-PROFIT INSTITUTION. An educational institution which is controlled by an individual or by an agency other than a State, a subdivision of a State, or the Federal Government, which is usually supported primarily by other than public funds, and the operation of whose program rests with other than publicly elected or appointed officials.

PUBLIC INSTITUTION. An educational institution operated by publicly elected or appointed school officials in which the program and activities are under the control of these officials and which is supported primarily by public funds.

RACE/ETHNICITY. Categories used to describe groups to which individuals belong, identify with, or belong in the eyes of the community. The categories do not denote scientific definitions of anthropological origins.

AMERICAN INDIAN (OR ALASKAN NATIVE). A person having origins in any of the original peoples of North America and who maintains cultural identification through tribal affiliation or community recognition.

ASIAN AMERICAN (OR PACIFIC ISLANDER). A person having origins in any of the original peoples of the Far East, Southeast Asia, the Indian Subcontinent, or Pacific Islands. This includes people from China, Japan, Korea, the Philippine Islands, Samoa, India, and Vietnam.

BLACK, NON-HISPANIC. A person having origins in any of the black racial groups of Africa (except those of Hispanic origin).

HISPANIC. A person of Mexican, Puerto Rican, Cuban, Central or South American or other Spanish culture or origin, regardless of race.

WHITE, NON-HISPANIC. A person having origins in any of the original peoples of Europe, North Africa, or the Middle East.

SCHOOL-OWNED/CONTROLLED HOUSING. A school-owned or controlled building that provides living quarters for students. These are typically on-campus or off-campus dormitories, residence halls, or other facilities.

SOURCE OF SUPPORT. The origin of different sources of support to help the student defray the cost of a postsecondary education.

STATE AID. Student financial aid whose source of origin is a State agency. This aid can either be provided/funded by or administered by a State agency.

STATE STUDENT INCENTIVE GRANT (SSIG). (Authorized under Title IV, Higher Education Act of 1965, as amended.) Federal funds are allocated to States to encourage the establishment and expansion of State scholarship/grant assistance to postsecondary students with substantial financial need. Students apply to the State agency either directly or through the institution.

STUDENT AID REPORT (SAR). The official report issued to students by the U.S. Department of Education for those students who have applied for a Pell Grant. The SAR must be submitted to the financial aid office of the institution in which the student enrolls in order to certify his/her eligibility for a Pell Grant and also may be used in determining the remaining financial need of the student.

STUDENT ATTENDANCE STATUS

FULL-TIME FIRST-PROFESSIONAL:	As defined by the institution.
FULL-TIME GRADUATE:	A student enrolled for 9 or more semester credits, or 9 or more quarter credits per academic term.
FULL-TIME UNDERGRADUATE:	A student enrolled for 12 or more semester credits, or 12 or more quarter credits per academic term or 24 clock hours per week in institutions which measure progress in terms of clock hours.

PART-TIME FIRST-PROFESSIONAL:	As defined by the institution.
PART-TIME GRADUATE:	A student enrolled for either 8 semester credits or less, or 8 quarter credits or less per academic term.
PART-TIME UNDERGRADUATE:	A student enrolled for either 11 semester credits or less or 11 quarter credits or less per academic term or less than 24 clock hours per week in institutions which measure progress in terms of clock hours.

STUDENT EXPENDITURES. The cost to the student of attending a postsecondary institution. Student expenditures usually include tuition and fees, food and housing, books and supplies, personal expenses, child care, transportation, and other miscellaneous expenses.

SUPPLEMENTARY EDUCATION OPPORTUNITY GRANTS (SEOG). (Public Law 92-318, as amended, Public Law 94-482, Higher Education Act of 1965, Title IV; Subpart A-2; 20 U.S. Code, sec. 1070b-1976). A campus-based program that provides financial assistance to undergraduate students, who have not yet completed a baccalaureate program, with demonstrated financial need to enable them to attend college. Priority for SEOG awards must be given to Pell Grant recipients. The grants are made directly to institutions of higher education, which select students for the awards. (Note: Grant limitations are subject to change with revised legislation.)

TITLE IV PROGRAMS. Those Federal student aid programs administered within the Department of Education and authorized under Title IV of the Higher Education Act of 1965, as amended. Title IV programs encompass Pell Grants, Perkins (formerly NDSL) loans, College Work-Study (CWS), Supplemental Education Opportunity Grants (SEOG), Guaranteed Student Loans (GSL), Supplemental Loans for Students (SLS, formerly ALAS), Parent loans for Undergraduate Students (PLUS), State Student Incentive Grants (SSIG), and TRIO. Funds for these programs are appropriated annually by Congress.

TUITION AND FEES. Amount of money charged to students for instructional services (tuition) and additional services that the tuition charge does not cover (fees).

2-YEAR INSTITUTION. Institutions or subsidiary elements whose purpose is the provision of postsecondary education and that confer at least a 2-year formal award (certificate or associate degree) or have a 2-year program that is creditable toward a baccalaureate or higher degree in one or more programs. These institutions cannot award a baccalaureate degree.

UNDERGRADUATE STUDENT. A student enrolled in a 4-year or 5-year baccalaureate degree program, in an associate degree program, or in a vocational or occupationally specific program below the baccalaureate level.

WORK-STUDY. A campus-based program designed to stimulate and promote the part-tme employment of undergraduate and graduate students with demonstrated financial need. The work-study program is distinquished from CWS in that it is a generic term used to refer to programs that incourage the part-time employment of postsecondary students, regardless of the source of funding.

APPENDIX A: ADDITIONAL TABLES

Table A.1--Undergraduates enrolled in the fall of 1986, by race/ethnicity and control and level of institution

Control and level of institution	All undergraduates	Race/ethnicity *				
		American Indian	Asian American	Black, non-Hispanic	Hispanic	White, non-Hispanic
			Number of students			
Total	11,213,432	112,134	571,885	1,042,849	762,513	8,724,050
			Percent			
Total	100.0	100.0	100.0	100.0	100.0	100.0
Public	74.2	74.1	81.0	72.7	77.9	76.6
4-year doctoral	25.2	14.8	24.8	17.1	13.7	24.6
Other 4-year	14.8	11.9	14.5	17.0	13.7	14.9
2-year	33.2	46.6	40.7	36.8	49.3	36.0
Less than 2-year	1.0	0.8	0.9	1.8	1.3	1.1
Private, not-for-profit	21.0	19.5	15.5	15.4	11.1	19.3
4-year doctoral	10.0	2.8	9.9	5.8	5.3	7.0
Other 4-year	9.8	5.1	5.0	8.4	5.2	11.0
2-year	1.1	11.5	0.5	1.0	0.5	1.2
Less than 2-year	0.1	0.1	0.2	0.3	0.1	0.1
Private, for-profit	4.8	6.4	3.5	11.9	11.0	4.2
2-year and above	1.8	1.6	1.1	4.1	2.2	1.8
Less than 2-year	3.0	4.8	2.4	7.8	8.8	2.4

--Too few cases for a reliable estimate.

* Includes only those undergraduates whose race/ethnicity was known.

Note: Details may not add to totals due to rounding.

SOURCE: U.S. Department of Education, Center for Education Statistics,
The 1987 National Postsecondary Student Aid Study.

Table A.2--Undergraduates enrolled in the fall of 1986, by selected academic characteristic and control and level of institution

Control and level of institution	Number of undergraduates 2/	Academic level (in percents)					High school completion status (in percents)		
			Credit-hour students 1/						
		Contact-hour students	Freshmen	Sophomore	Junior	Senior 3/	Diploma/ GED	Certificate	Did not complete
Total undergraduates	10,408,941	5.3	33.1	27.1	17.0	17.4	95.5	2.1	2.4
Public	7,903,065	3.1	34.1	29.0	16.7	17.2	95.7	2.1	2.2
4-year doctoral	2,401,507	0.1	23.4	22.4	24.4	29.7	97.9	1.3	0.8
Other 4-year	1,576,960	0.0	23.8	22.8	25.2	28.1	96.7	2.2	1.1
2-year	3,797,366	3.6	45.8	36.6	8.8	5.2	94.1	2.4	3.4
Less than 2-year	127,233	81.0	13.9	4.1	0.3	0.6	87.3	4.8	7.9
Private, not-for-profit	1,923,430	0.9	28.9	24.1	22.8	23.2	97.3	1.4	1.2
4-year doctoral	710,449	0.1	25.3	24.0	24.2	26.3	97.4	1.3	1.4
Other 4-year	1,071,421	0.0	28.5	23.8	24.1	23.6	97.9	1.1	1.0
2-year	125,920	8.8	50.8	29.0	6.9	4.5	93.1	4.8	2.1
Less than 2-year	15,640	35.6	46.6	11.5	3.1	3.3	93.0	3.3	3.7
Private, for-profit	582,446	50.6	33.9	11.0	2.6	1.8	87.0	3.6	9.4
2-year and above	216,328	14.3	53.3	22.9	5.8	3.8	94.6	2.7	2.7
Less than 2-year	366,118	72.1	22.4	4.0	0.8	0.7	82.5	4.1	13.4

1/ Students reported either their level or their year in school.

2/ Includes only those undergraduates whose academic level and/or high school completion status was known.

3/ Includes fourth- and fifth-year undergraduates.

NOTE: Details may not add to totals due to rounding.

SOURCE: U.S. Department of Education, Center for Education Statistics, National Postsecondary Student Aid Study, 1987.

Table A.3--Undergraduates enrolled in the fall of 1986, by aid status, source of aid, attendance status, and control and level of institution

Control and level of institution	Number of undergraduates 2/	Nonaided	Source of aid 1/				
			Any aid 3/	Federal	State	Institutional	Other
			Full-time, full-year undergraduates				
Total	5,621,271	40.8	59.2	47.7	22.1	21.4	7.3
Public	3,946,307	47.7	52.3	41.9	19.4	13.2	6.3
4-year doctoral	1,744,589	47.3	52.7	41.0	17.1	16.6	7.1
Other 4-year	1,045,405	44.1	55.9	47.2	25.1	11.1	5.9
2-year	1,104,828	52.6	47.4	37.3	17.7	10.3	5.6
Less than 2-year	51,484	28.7	71.3	63.9	21.7	3.5	3.9
Private, not-for-profit	1,392,254	26.6	73.4	57.0	31.4	48.2	10.5
4-year doctoral	538,042	32.1	67.9	52.7	25.0	44.7	9.6
Other 4-year	772,223	22.7	77.3	59.7	35.7	52.6	11.3
2-year	72,856	26.5	73.5	58.8	33.3	34.2	8.3
Less than 2-year	9,133	34.3	65.7	59.8	31.2	2.3	5.9
Private, for-profit	282,710	13.6	86.4	82.6	13.3	4.8	4.5
2-year and above	135,700	13.4	86.6	83.7	18.8	4.6	3.6
Less than 2-year	147,011	13.8	86.2	81.6	8.2	4.9	5.3
			All other undergraduates				
Total	5,324,260	69.1	30.9	21.4	7.0	6.2	6.4
Public	4,426,767	74.8	25.2	16.5	6.3	4.8	5.7
4-year doctoral	763,961	65.8	34.2	23.6	7.3	9.4	6.3
Other 4-year	617,368	66.9	33.1	24.0	9.6	5.7	5.4
2-year	2,971,164	79.0	21.0	12.9	5.3	3.4	5.6
Less than 2-year	74,273	62.6	37.4	26.6	8.8	6.8	5.6
Private, not-for-profit	597,730	52.4	47.6	29.1	11.8	18.2	13.2
4-year doctoral	196,502	52.7	47.3	27.6	10.2	20.1	15.0
Other 4-year	337,626	53.3	46.7	28.2	12.3	17.9	13.6
2-year	56,390	48.5	51.5	35.7	13.0	14.8	5.4
Less than 2-year	7,213	32.8	67.2	59.6	22.4	6.0	6.8
Private, for-profit	299,763	18.4	81.6	78.6	8.0	3.3	3.1
2-year and above	82,544	22.7	77.3	73.3	17.5	3.2	3.5
Less than 2-year	217,219	16.8	83.2	80.7	4.4	3.4	2.9

1/ Percents added across the various sources may total more than 100 because some students received aid from multiple sources.

2/ Includes only students whose attendance status was known.

3/ Includes students who reported they were awarded aid but were not specific about the source of aid.

SOURCE: U.S. Department of Education, Center for Education Statistics,
The 1987 National Postsecondary Student Aid Study.

Table A.4--Financial aid participation rates of undergraduates enrolled in the fall of 1986, by race/ethnicity, age, and control and level of institution

Control and level of institution	Race/ethnicity (in percents)					Age (in percents)		
	American Indian	Asian American	Black, non-Hispanic	Hispanic	White, non-Hispanic	23 or younger	24-29	30 or older
Total undergraduates	48.9	40.5	63.8	47.8	43.3	50.0	42.8	35.4
Public	46.2	35.2	55.2	38.5	36.2	41.8	36.6	30.2
4-year doctoral	71.0	46.3	75.4	58.8	43.7	48.1	48.0	37.8
Other 4-year	62.7	47.6	67.3	50.2	44.3	51.1	43.5	36.5
2-year	34.8	23.4	40.5	29.4	27.1	29.3	29.5	26.6
Less than 2-year	--	--	50.5	47.0	53.1	52.8	56.1	48.5
Private, not-for-profit	49.7	58.2	81.8	71.5	64.0	70.0	57.4	49.2
4-year doctoral	--	58.0	82.3	68.1	59.6	64.4	56.3	49.7
Other 4-year	--	57.0	82.7	74.4	66.7	74.7	56.4	47.7
2-year	--	74.9	70.6	78.1	65.8	64.6	70.9	56.3
Less than 2-year	--	--	86.5	--	60.1	74.8	58.0	59.7
Private, for-profit	77.9	86.6	93.0	89.5	79.6	83.4	91.0	79.5
2-year and above	--	77.0	93.2	87.0	79.5	82.9	88.9	75.6
Less than 2-year	72.7	91.0	92.8	90.2	79.7	83.8	92.0	80.9

--Too few cases for a reliable estimate.

SOURCE: U.S. Department of Education, Center for Education Statistics, The 1987 National Postsecondary Student Aid Study.

Table A.5--Undergraduates enrolled in the fall of 1986 who were awarded aid, by source of aid and selected academic characteristic

Academic characteristic	Number of undergraduates 2/	Source of aid 1/ (in percents)				
		Any aid 3/	Federal	State	Institutional	Other
Academic level						
Contact hour students	555,287	66.8	59.9	11.2	4.4	6.9
Freshmen	3,446,306	46.9	35.1	15.5	14.2	7.7
Sophomores	2,821,203	43.6	33.9	15.6	13.7	6.1
Juniors	1,772,968	47.6	36.8	17.9	16.9	6.7
Seniors	1,813,177	45.2	35.3	14.8	17.4	6.1
High school completion status						
Diploma/GED	10,679,731	45.6	34.9	14.8	14.4	7.0
Certificate	229,981	38.2	29.3	12.8	6.7	5.5
Did not complete	271,658	47.5	39.1	14.1	6.4	4.2

1/ Percents added across the various sources may total more than 100 because some students received aid from multiple sources.

2/ Includes only those students whose academic level and/or high school completion status was known.

3/ Includes students who reported they were awarded aid but were not specific about the source of aid.

SOURCE: U.S. Department of Education, Center for Education Statistics,
The 1987 National Postsecondary Student Aid Study.

Table A.6--Undergraduates enrolled in the fall of 1986 who were awarded Federal aid, by Federal aid program, attendance status, and control and level of institution

Control and level of institution	Number of undergraduates 3/	Type of Federal aid 1/ (in percents) 2/							
		Any Federal aid	Any Title IV aid 4/	Selected Title IV programs					Any other Federal aid 7/
				Pell	SEOG	CWS 5/	NDSL	GSL 6/	
		Full-time, full-year undergraduates							
Total	5,621,271	47.7	44.1	24.0	7.6	7.1	9.0	29.2	4.1
Public	3,946,307	41.9	38.2	23.6	6.2	5.7	6.9	21.8	4.1
4-year doctoral	1,744,589	41.0	38.0	20.0	5.8	5.2	9.2	25.6	3.7
Other 4-year	1,045,405	47.2	44.0	26.9	7.5	7.7	9.2	25.2	3.6
2-year	1,104,828	37.3	32.4	25.2	5.8	4.7	1.1	12.0	4.7
Less than 2-year	51,484	63.9	54.1	41.4	4.7	5.0	3.9	32.3	9.5
Private, not-for-profit	1,392,254	57.0	53.7	20.2	11.0	12.5	14.8	42.2	4.0
4-year doctoral	538,042	52.7	48.6	14.9	9.5	10.9	16.6	39.7	5.1
Other 4-year	772,223	59.7	57.0	22.8	12.4	14.1	14.6	44.1	3.4
2-year	72,856	58.8	57.0	31.2	7.2	8.4	5.8	40.6	2.9
Less than 2-year	9,133	59.8	58.4	29.6	7.4	5.4	1.5	41.0	3.5
Private, for-profit	282,710	82.6	79.5	48.2	10.5	0.7	9.9	69.7	4.3
2-year and above	135,700	83.7	80.9	40.3	9.5	0.9	8.7	72.8	4.1
Less than 2-year	147,011	81.6	78.2	55.5	11.4	0.5	11.0	66.8	4.5
		All other undergraduates							
Total	5,324,260	21.4	16.6	10.6	2.3	1.3	2.1	11.2	4.0
Public	4,426,767	16.5	11.8	8.2	1.6	1.1	1.4	6.4	4.0
4-year doctoral	763,961	23.6	19.3	10.7	2.4	2.1	4.1	13.7	3.4
Other 4-year	617,368	24.0	19.3	11.5	2.3	2.2	2.9	11.0	3.9
2-year	2,971,164	12.9	8.2	6.6	1.2	0.7	0.4	3.4	4.0
Less than 2-year	74,273	26.6	19.3	15.4	0.7	0.8	1.5	8.5	8.3
Private, not-for-profit	597,730	29.1	24.5	11.0	4.0	2.9	4.9	19.6	3.2
4-year doctoral	196,502	27.6	22.0	8.3	4.1	3.4	6.0	18.7	3.8
Other 4-year	337,626	28.2	24.0	10.6	4.2	2.9	4.8	19.2	2.8
2-year	56,390	35.7	32.8	19.6	2.2	1.6	2.5	22.8	2.6
Less than 2-year	7,213	59.6	53.9	39.2	8.0	2.2	0.3	33.9	8.8
Private, for-profit	299,763	78.6	71.8	45.5	9.0	0.4	5.9	65.3	5.3
2-year and above	82,544	73.3	66.6	39.6	9.6	0.3	6.6	55.8	4.4
Less than 2-year	217,219	80.7	73.7	47.8	8.8	0.4	5.6	68.9	5.6

1/ Selected types of Federal aid: SEOG=Supplemental Educational Opportunity Grants; CWS=College Work-Study; NDSL=National Direct Student Loans; GSL=Guaranteed Student Loans.

2/ Percents added across the various types of Federal aid may total more than 100 because some students received multiple types of Federal aid.

3/ Includes only those students whose attendance status was known.

4/ Includes Pell, SEOG, CWS, NDSL, GSL, PLUS/ALAS (Parent Loans for Undergraduates and Auxiliary Loans to Assist Students) and the Federal portion of SSIG (State Student Incentive Grants) program.

5/ Prior to October 17, 1986, private, for-profit institutions were prohibited by law from spending CWS funds for on-campus work.

6/ Does not include PLUS/ALAS.

7/ Includes aid from all Federal departments and agencies except Title IV aid.

SOURCE: U.S. Department of Education, Center for Education Statistics, The 1987 National Postsecondary Student Aid Study.

APPENDIX B: TECHNICAL NOTES

The 1987 National Postsecondary Student Aid Study (NPSAS) was conducted during the 1986-87 school year after an extensive national field test in 1985-86. The full-scale study involved 59,886 postsecondary students selected from 1,074 postsecondary institutions.

I. SAMPLE DESIGN

Students were selected for the 1987 NPSAS as the third stage in a three stage sample design that involved clustering of units at two of the sampling stages, stratification of sampling units at each stage and the assignment of differential selection probabilities for students at different levels.

Area Sampling

The first stage of sampling consisted of selecting geographic areas based upon three-digit zip code areas. Prior to the selection of the clusters of three-digit zip code areas, a merged file of institutions whose accreditation was recognized by the U.S. Department of Education (HEGIS Schools) and additional postsecondary institutions whose students were eligible for Pell grants were used to select institutions that were so large they would be in the sample with certainty. One hundred and sixty-two institutions were selected in this step.

The clusters of three-digit zip code areas were formed next. The clusters were defined using this merged institutional file. Institutions were identified by their three-digit zip code. A three-digit zip code area was considered to be a cluster if the area had at least seven institutions and a total enrollment of at least 1,000 students. If a particular three-digit zip code area was below the minimum size requirements for a cluster, it was combined with geographically adjacent three-digit zip code areas. The clusters were not allowed to cross State boundaries. The clusters thus formed were called primary sampling units or PSUs.

A total of 361 PSUs were formed. The first step of sampling the PSUs was to select the largest PSUs with certainty. Each PSU was assigned a measure of size that depended upon the total number of students in the PSU and the number of students in four different types of institutions. A function of these numbers was used as the measure of size for each PSU to insure adequate representation of smaller specialized institutions. A PSU was selected with certainty if the total enrollment in the PSU exceeded one-half the sampling interval. Of the 361 PSUs in the universe, 50 were large enough to be included in the sample with certainty.

The next step was to stratify the PSUs on the basis of the State in which the PSU was located. Strata were designed so that each had roughly the same size, where size was equal to the sum of the measures of size of all the PSUs in the stratum. If the PSUs in a State were not large enough to constitute an entire stratum (or were so large that they were greater than one stratum but less than two), the PSUs from different States were placed in the same stratum based upon indices reflecting the nature and level of State financial aid programs. In all, 35 strata were formed--each of roughly equal size.

The PSUs were then assigned a probability of selection proportional to their measure of size. The PSUs in a stratum were sorted by State and within State by their measure of size. Two PSUs were sampled from each stratum. Thus, the sample of PSUs consisted of 50 PSUs selected with certainty and 70 PSUs selected with probability proportional to their measure of size.

Institution Sampling

Once the 120 PSUs were selected, a sampling frame consisting of all identified postsecondary institutions in the selected PSUs was constructed from nine different sources of postsecondary institutions. These lists were combined and duplicate listings were eliminated. A total of 7,814 schools was identified in the 120 sample PSUs.

Institutions in these 120 PSUs were then classified into 11 strata for sample selection. Ten strata were based upon the control of the institution (public, private, not-for-profit, and private, for-profit) and type (highest degree awarded, table B.1). The eleventh stratum was comprised of institutions whose students were ineligible for Pell grants, regardless of the type or control of the institution. Institutions were sampled with probability proportional to the total enrollment in the institution. If a total enrollment figure was not available, it was imputed based on the type and control of the institution for institutional sample selection.

If the size of an institution in a stratum exceeded the sampling interval for that stratum, then the institution was selected with certainty. A total of 346 institutions was sampled with certainty at this stage. Some of these institutions were self-representing since they were in PSUs that were in the sample with certainty at the first stage. Others were not self-representing since they were from PSUs that were sampled at the first stage.

The remaining 7,450 institutions were sorted by PSU and measure of size and then were sampled with probability proportionate to size within a stratum. The initial sample of institutions consisted of 162 first-stage certainty institutions, 346 second-stage certainty institutions, and 802 second-stage noncertainty institutions for a total of 1,310 sampled institutions.

Once an institution was selected, it was contacted by telephone to verify the level, control, and enrollment that had been used in sample selection and to solicit participation in the study. Of those contacted, about 21 percent were reclassified either in terms of the level of highest offering (type) or control, and an additional 13 percent were found to be ineligible for participation--either because they were a correspondence school, they did not serve postsecondary students, they were a U.S. service school, or they did not have a postsecondary program longer than 3 months in length. Additionally, after the sample schools were contacted, it became known that some systems (main campus plus branches) had been selected in the public 2-year stratum. For some of these systems the number of campuses was so extensive that a subsample of the campuses was selected. The subsamples were drawn with probabilities proportionate to their enrollment counts in the system.

A special supplemental sample was designed for New York State after the national sample of schools had already been selected. A frame of schools and their enrollment was provided by the New York State Department of Higher Education. Schools on the frame were stratified and a supplementary sample size was determined for each stratum. Some schools were identified as being certainty schools by this process. Others were selected with probabilities proportional to their enrollment size on the new frame, ignoring their selection probabilities from the national sample. Substitute institutions were chosen for some nonparticipating institutions from New York. The sample of campuses and the supplement for New York increased the numbers of sample institutions to 1,353.

Table B.1 presents the number of institutions sampled for the 1987 NPSAS by final sample stratum, eligibility status, response status, and the unweighted and weighted (weighted by total enrollment multiplied by the probability of selection) response rates. The substitute schools for the New York supplement are included in the parentheses.

Table B.1--Number of sample institutions in NPSAS, by final classification and unweighted response status

Final classification		Number of institutions				Unweighted	Weighted
Type	Control	Total	Participating	Ineligible	Refusals	response rate	response rate
Doctoral	Public	119	109	5	5	96%	95.3%
Doctoral	Private, not-for-profit	140 (2)	128 (2)	1	11	92	93.6
4-year	Public	112 (2)	97 (2)	11	4	96	97.0
4-year	Private, not-for-profit	137 (4)	119 (1)	8 (1)	10 (2)	94	92.0
2-year	Public	208 (1)	185 (1)	16	7	96	96.0
2-year	Private, not-for-profit	74	56	12	6	90	93.8
2-year	Private, for-profit	95 (1)	78	13 (1)	4	95	97.3
Less than 2-year	Public	76	56	17	4	93	72.6
Less than 2-year	Private, not-for-profit	46 (1)	25 (1)	18	3	89	89.2
Less than 2-year	Private, for-profit	346	221	90	35	86	86.7
Total		1,353 (11)	1,074 (7)	190 (2)	89(2)	92	94.6

NOTE: Ineligible schools include those that are closed, duplicates, or out-of-scope for NPSAS.
Numbers in () are substitute schools and are excluded from the response rate calculations.
For example, there are 128 participating private, doctoral-level schools, two of which are substitutes.
The unweighted response rate is the number of participating schools divided by the number of eligible schools, where the substitute schools are excluded.

Student Sampling

The third stage of the sampling process was the selection of students within participating institutions. Institutions were asked for a list of all students enrolled on or about October 15, 1986. All students enrolled for courses for credit, in a degree or formal award program, or in a vocational or occupationally specific program were eligible for selection, including part-time and full-time students and aided and nonaided students. If a student also was in a high school program, he/she was not eligible.

Students were stratified by level (undergraduate, graduate, and first-professional) and systematically sampled, using a random start and a prespecified sampling rate that was varied by student level. Sampling rates for graduate and first-professional students were 3 to 7 times the rate for undergraduate students. When lists provided by institutions did not contain sufficient information to stratify students by level, all students were sampled at the undergraduate rate for that school.

A sample of approximately 70,000 students was anticipated, and a final sample size of 59,886 was actually realized. A sample of about 57,500 students was identified through the initial sampling process. The smaller than anticipated sample size resulted from several circumstances. A shortfall in the number of institutions that were expected to participate when institution/student sampling rates were established accounted for about 35 percent of the sample loss. As noted previously, about 8 percent of selected eligible institutions refused to participate. One hundred and ninety-one or 14 percent of originally selected institutions were found to be ineligible for the study, either because they had duplicate listings on the institutional sampling frame, they did not fit the criteria for inclusion into the NPSAS institutional sample, or they had closed.

An additional 35 percent of the total sample loss was due to the use of the undergraduate sampling rate in institutions that provided a list of students that did not designate students by level. This loss particularly affected the yield of graduate and first-professional students. A third contributor to the loss in the anticipated student sample size was the difference between the expected student enrollment in an institution and the number of students on the list used for sampling students. An investigation of the enrollment differences was either due to institutions including more than one campus on initially reported enrollment counts or including ineligible students (that is, students who were in avocational courses, correspondence students, secondary students, noncredit remedial students, or students who had preregistered but had not actually enrolled in the institution in the fall of 1986). Finally, once student records were accessed, about 4 percent of the students actually sampled were found to be ineligible for the study, either because they were secondary school students or because they were not in attendance (withdrew or never enrolled) in October 1986.

The initial student sample selection process yielded approximately 47,000 undergraduate, 6,500 graduate, and about 2,000 first-professional students. Thus, for both undergraduate and graduate students a sample of sufficient size for reliable estimates of major parameters was achieved. The number of first-professional students, however, was insufficient to provide reliable estimates by either enrollment or personal characteristics. Since it was necessary to increase the number of first-professional students in the NPSAS sample, additional first-professional students were sampled in March 1987. This was accomplished by sampling additional first-professional students in all public institutions that had initially provided enrollment lists of students by level, and obtaining new lists of first-professional students from participating private institutions that had first-professional programs, and sampling students from these newly obtained lists. This process identified 2,280 additional first-professional students and resulted in the total student sample of 59,886. The number of students sampled by type and control of institution is presented in table B.2.

Table B.2--Number of students sampled, by institutional type and control

Institutional type	Control	Number of sampled Students
Doctoral	Public	13,231
Doctoral	Private, not-for-profit	13,383
4-year	Public	8,372
4-year	Private, not-for-profit	8,998
2-year	Public	6,505
2-year	Private, not-for-profit	2,083
2-year	Private, for-profit	2,081
Less than 2-year	Public	765
Less than 2-year	Private, not-for-profit	507
Less than 2-year	Private, for-profit	3,961
Total		59,886

II. DATA SOURCES

The data in this report were obtained from multiple sources. Once a student sample was identified at an institution, fall 1986 enrollment data on each sampled member were obtained from administrative records. These data were collected by trained NPSAS data collectors who visited each participating institution or campus from December 1986 through March 1987. A format for collecting consistent information on each student from each institution was developed, although not all institutions maintained the same level of information for their students, and, even within a given institution, administrative or registration records did not always contain the same information for each student. The proportion of missing data on registration record items ranged from a low of 1.2 percent for credit- or contact-hour enrollment to a high of 46 percent for high school completion information. Thus, registration data were included for each of the 59,886 sampled students.

Prior to collecting registration information on each student, the NPSAS data collectors obtained information about the institution by using an institutional checklist. The purpose of completing this checklist was to identify all sources and location of registration and financial aid records at the institution. An institutional coordinator designated by the institution's Chief Administrator provided information to complete the checklist.

Following completion of the institutional checklist, the NPSAS data collectors began abstracting information from registration records for each sampled student. After the registration information had been collected the data collectors visited offices in which financial aid records were kept. For each student in the sample, a determination was made of whether that student had a financial aid record.

For each sample member with a financial aid record, the aid record was obtained by the NPSAS data collector. For those students with no financial aid record, this phase of data collection was complete. For students with an aid record, the student's aid status, type, source and amount of aid awarded as of the fall 1986, length of award (number of months each aid award covered), and if applicable, the student's family's financial status were recorded by the data collector either independently or in cooperation with the institutional financial aid coordinator in a consistent format designated as the Financial Aid Record Form. Of the 59,886 students sampled for the 1987 NPSAS, 33,000 or 55 percent had a financial aid record in the fall of 1986.

Fall institutional record data were edited to assure logical consistency and to determine the reasonableness of recorded aid award amounts and cost information. Aid award amounts that were outside a predefined range were identified and flagged.

Record Update Task

The initial financial aid award data did not reflect awards that were made after the fall of 1986 and were not necessarily an accurate record of awards that were made for the fall, because of lapses in time between designation of eligibility for an award and specification of an award amount. Therefore, the fall financial aid award data were updated in the summer of 1987 at the end of the 1986-87 Federal financial aid program fiscal year.

To carry out the update, the financial aid award data collected on each student in the fall were reproduced on a form facsimile. A separate form containing these data was produced for each student in the sample. For students who did not have an aid record in the fall, blank form facsimiles were produced. Thus, if aid had been awarded to a student after the fall record collection phase had been completed, the NPSAS would have an updated record of the type, source, and amount of aid received. Also, two additional pieces of information were collected during the updating phase: 1) the veteran status of the student and 2) the amount actually earned through the Federal College Work-Study program. Each form contained space for adding additional awards and award amounts that were specified or made after the initial fall record collection. If the source of an award did not change, but the award amount did, the originally recorded award amount was struck, and the updated award amount was entered on each form facsimile. Fall award amounts that had been identified as out-of-range, following edits of the data, were highlighted to assure that they should be either verified or corrected.

Institutional coordinators at each participating institution were contacted, the updating task was described and cooperation in the updating task was solicited. Coordinators were asked to update the financial aid records themselves, or, if that were not possible, have a NPSAS data collector update the records for them. Of the 1,074 institutions participating in the fall 1986 record collection, two refused to participate in the updating task and 10 did not participate because the school had closed. Thus, only the 175 students in these 12 schools did not have their financial aid information updated. Additionally, of the 1,062 institutions participating in the updating, only 35 requested the assistance of a NPSAS data collector. When updated Financial Aid Record Forms were compared with the original Fall Financial Aid Record Forms, it was found that 37 percent of the forms had one or more updates. Of all originally reported items on the form, 1.9 percent were updated, and .06 percent were corrected.

Student Survey

Each of the 59,886 students sampled for the NPSAS was mailed a questionnaire. The questionnaire was initially mailed in March 1987 to the student's school or local address as identified in the institution's registration records.

Nonrespondents to the initial mailing were sent two mailgram reminders and eventually a second questionnaire. Since the second mailing occurred at the end of the 1986-87 academic year (in May 1987), it was felt that additional mailings to the student's school address would not be productive, and all individuals who had not responded to the mail questionnaire (first or second mailings) were targeted for telephone interviews. The telephone interview encompassed all but five items in the mail questionnaire to preclude planned, unacceptably high item nonresponse rates, although the order of items was changed to facilitate telephone interviewing. Table B.3 presents the results of the student questionnaire data collection activities and table B.4 presents both unweighted and weighted response rates by type and control of institutions attended by students in the of fall 1986 and by student characteristics that were available from fall registration records. The unweighted response rate is the number of students who responded, divided by the total number of students in the sample. The weighted response rate takes into account the sampling weight associated with each sampled student. Table B.5 shows the overall response rate to the student questionnaire by type and control of institution. This rate is the product of the institutional response rate and the student questionnaire response rate. The overall response rate was 67 percent across all types and controls of institutions in the sample.

Items on the student questionnaire were edited to assure internal consistency of the data and to determine the reasonableness of reported amounts (financial aid, other sources of support, expenses). Reported expenses that were outside a predefined range were forced into the distribution at the minimum and maximum levels of the range. Students who reported aid awards lower or higher than the minimum or maximum level possible for that source and type of aid, were assigned values at minimum and maximum levels.

In addition to editing the student questionnaire data, a significant amount of telephone follow up to retrieve missing or out-of-range responses on 21 key items was carried out. These key items included sources of financial support, education expense items, items to define dependency status, and the financial condition variables for students identified as independent. Over 14,000 students were contacted for data retrieval.

Table B.3--Number of students in NPSAS sample, by data collection medium and response status

Collection medium	Total	Response status					Final non-respondents
		Completed survey	Non-respondents	Refused	Non-locatable	Ineligible	
Mail	59,886	23,584	35,200	536		566	
Telephone*	35,200	19,657	4,256	2,724	7,817	746	
TOTAL		43,241		3,260	7,817	1,312	4,256

*All 35,200 nonrespondents to mail questionnaire telephoned.

Table B.4--Response rates for student questionnaire mailout based on student characteristics from the institutional records data

		Response rate	
		Unweighted	Weighted
All Students		72.1%	71.1%
Type	Control		
Doctoral	Public	75.5	75.5
Doctoral	Private, not-for-profit	71.8	71.4
4-year	Public	74.3	74.5
4-year	Private, not-for-profit	76.1	76.5
2-year	Public	66.3	65.6
2-year	Private, not-for-profit	73.1	67.8
2-year	Private, for-profit	71.1	70.9
Less than 2-year	Public	67.5	67.9
Less than 2-year	Private, not-for-profit	62.1	62.3
Less than 2-year	Private, for-profit	59.5	60.7
Aidedness	Dependency		
Aided	Dependent	78.6	78.9
Aided	Independent	69.5	70.6
Nonaided	23 or younger	71.3	71.4
Nonaided	24 or older	68.3	66.4
Race			
Black		65.9	65.5
White		75.0	73.3
Hispanic		66.2	65.7
Other		69.0	67.4
Unknown		69.2	68.9
Sex			
Male		72.0	71.0
Female		72.6	71.4
Unknown		64.6	63.7
Level			
Clock hour		64.0	66.0
Undergraduate		73.1	71.2
Graduate		73.5	73.9
First-professional		72.8	70.6
Unclassified		72.8	73.0
Attendance Status			
Full-time		73.9	74.6
Part-time		68.5	66.1
Unknown		66.4	64.7

Table B.5--Overall weighted response rates for student questionnaire

Type	Control	Institutional response rate	Questionnaire response rate	Overall response rate
All students		94.6%	71.1%	67.2%
Doctoral	Public	95.3	75.5	72.0
Doctoral	Private, not-for-profit	93.6	71.4	66.8
4-year	Public	97.0	74.5	72.2
4-year	Private, not-for-profit	92.0	76.5	70.4
2-year	Public	96.0	65.6	63.0
2-year	Private, not-for-profit	93.8	67.8	63.6
2-year	Private, for-profit	97.3	70.9	69.0
Less than 2-year	Public	72.6	67.9	49.3
Less than 2-year	Private, not-for-profit	89.2	62.3	55.6
Less than 2-year	Private, for-profit	86.7	60.7	52.7

III. ESTIMATION WEIGHTS

The production of student-level estimates was accomplished in steps. First, student-level estimates were obtained by using weights that reflected the probability of a student's being selected for the NPSAS sample. In addition to the probability of selection, a ratio adjustment was made based upon information from the 1986-87 Integrated Postsecondary Education Data System (IPEDS) and the 1985-86 Higher Education General Information Survey (HEGIS).

Since the student was selected in a multistage manner, the student weight was the product of the reciprocals of the probabilities of selection at each stage. The first nonresponse adjustment was related to the institution-level nonresponse (that is, refusal to participate in NPSAS). The institution-level, weighted-response rate is shown in table B.1.

A ratio adjustment technique was used to adjust for institution-level nonresponse and to reduce the variance of the estimates. The IPEDS/HEGIS file was the source that was used for the ratio adjustment. For institutions that could not be matched to the IPEDS/HEGIS file, a simple, nonresponse adjustment factor (the inverse of the weighted-response rate) was used.

The final weight for a student for the records data is the product of the adjusted institution weight and the within-institution student weight. The within-institution student weight is the inverse of the probability of selection of the student within the institution.

For the student questionnaire, an additional nonresponse adjustment was needed to reflect the fact that only about 72 percent (43,241) of the students completed the form. The student questionnaire weight is the product of the record data weight and a student level nonresponse adjustment. The student questionnaire nonresponse adjustment is the inverse of the weighted response rate shown in table B.4. The student questionnaire weights were used to produce the national estimates of the number of students by their characteristics presented in this report.

Reliability of the Estimates

The estimates in this report are subject to both sampling and nonsampling error. Sampling error arises because a sample of individuals was selected from a population and was used to make inferences about the population. Estimates derived from one sample differ from estimates derived from another sample drawn from the same population in the same way. These differences result from sampling variability. There are a number of methods for computing estimates of the sampling variability of the statistics produced from complex sample designs (that is, multistage, stratified, cluster samples with varying probabilities of selection) such as that used for NPSAS. A stratified, jackknife replicate approach was chosen for NPSAS.

One measure of sampling error is the coefficient of variation (CV), which is the standard error of an estimate, divided by the estimate. The CV represents the variability of an estimate expressed as a percent of the estimate. This has the effect of standardizing the variation in terms of units and orders of magnitude. Estimated CVs can be used to determine the standard error of an estimate. For example, 45.5 percent of undergraduates enrolled in the fall of 1986 received some financial aid. The estimated CV of this estimate is .0125. This means that about 1.25 percent of the estimate is due to the variation of this estimate among samples. To calculate the standard error of the estimated proportion of aided undergraduates, the CV is multiplied by the estimate: .0125(.455)=.0057. This standard error may then be used to establish a confidence interval around the estimate. To establish the 95 percent confidence interval around the proportion of aided undergraduates, the standard error is multiplied by 1.96: .0057(1.96)=.0112. The resulting value is then added to the estimate (.455+.0112) and subtracted from the estimate (.455-.0112). This procedure yields a confidence interval (.4438 to .4662) which would contain the "true" proportion of aided undergraduates in 95 percent of the samples that might have been drawn from the population of postsecondary students enrolled in the fall of 1986. Coefficients of variation for selected characteristics are presented in tables B.6 and B.7. CVs for all other estimates presented in the report are available on request.

Analytic Methodology

All comparisons cited in the text of this report were significant at or beyond the .05 level as determined by pairwise t-tests for independent samples. The level of significance used in making comparisons was adjusted for the number of comparisons made within a "family" of comparisons defined as either the row or column variable. Adjustments were made using a Bonferroni adjustment to preclude the possibility of some comparisons being significant by chance alone.

All entries in the tables were based on at least 30 unweighted cases. Tables B.8 and B.9 present unweighted numbers of individuals in the NPSAS by selected characteristics. Percentage distributions developed for this report were based on the number of cases for whom data were available for the variable(s) of interest. The total number of students presented in each table, however, is the estimated number of students enrolled, rather than the number of cases for whom data were available.

Table B.6--Coefficients of variation for the number of undergraduates and the percent awarded aid, by aid status, source of aid, and control and level of institution

	Coefficent of variation (in percents)					
	Number of undergraduates	Percent with any aid*	Percent with Federal aid	Percent with State aid	Percent with Institutional aid	Percent with Other aid
Total undergraduates	1.10	1.25	1.43	3.04	3.06	2.75
Public	1.33	1.85	2.22	4.18	4.44	4.08
4-year doctoral	1.80	1.67	2.54	4.23	4.32	6.01
Other 4-year	3.02	2.99	3.36	6.26	6.73	8.69
2 year	2.38	4.56	5.03	8.16	11.45	7.18
Less than 2-year	28.36	12.68	17.18	42.41	62.99	21.03
Private, not-for-profit	2.09	1.40	2.15	4.04	3.55	5.41
4-year doctoral	4.81	1.71	2.08	5.99	2.91	6.82
Other 4-year	2.78	1.86	3.07	5.92	5.61	8.28
2 year	11.31	7.76	9.15	15.51	21.57	21.20
Less than 2-year	33.64	16.12	16.06	41.79	32.50	43.66
Private, for-profit	6.26	1.77	2.25	13.63	13.49	24.62
2-year and above	11.02	2.56	3.11	16.94	22.35	18.47
Less than 2-year	9.22	1.91	2.40	27.94	17.46	38.36

* Includes students who said they were awarded aid but were not specific about the source of aid.

Table B.7--Coefficients of variation for the number of undergraduates and the percent awarded aid, by aid status, source of aid, and selected student characteristic

Selected student characteristic	Coefficent of variation (in percents)					
	Number of undergraduates	Percent with any aid 1/	Percent with Federal aid	Percent with State aid	Percent with Institutional aid	Percent with Other aid
Total undergraduates	1.10	1.25	1.43	3.04	3.06	2.75
Gender						
Male	1.45	1.54	1.83	3.89	3.50	4.43
Female	1.51	1.41	1.58	3.32	3.67	3.86
Race/ethnicity						
American Indian	13.69	10.17	11.37	16.34	19.22	31.51
Asian American	5.68	5.21	6.21	8.93	9.91	12.49
Black, non-Hispanic	6.03	3.05	3.44	6.79	7.07	10.75
Hispanic	6.38	3.64	4.54	7.36	9.88	11.72
White, non-Hispanic	1.33	1.48	1.89	3.81	3.25	2.90
Age						
23 or younger	1.33	1.33	1.43	2.80	3.08	3.69
24-29	2.38	2.34	2.97	6.86	6.97	6.37
30 or older	2.73	2.60	3.26	6.61	6.15	6.04
Marital status						
Married	2.44	2.72	3.52	8.11	7.57	6.33
Not married 2/	1.04	1.23	1.37	2.77	3.05	3.10
Attendance status						
Full-time	1.16	1.07	1.33	2.51	2.84	3.33
Part-time	3.13	3.42	4.26	10.07	7.56	4.87
Dependency status						
Dependent	1.22	1.40	1.52	3.00	3.14	3.51
Independent	2.32	1.67	2.13	5.14	5.36	5.56
Housing status						
School-owned	3.13	1.42	1.91	3.12	3.00	4.92
Off-campus, not with parents	1.86	1.42	1.85	4.49	3.95	4.64
With parents	2.73	2.43	2.33	4.39	5.87	6.90

1/ Includes students who said they were awarded aid but were not specific about the source of aid.

2/ Includes students who were single, separated, divorced, or widowed.

Table B.8--Unweighted number of undergraduates responding to the NPSAS student questionnaire, by aid status, source of aid, and control and level of institution

Control and level of institution	Number of undergraduates	Source of aid 1/				
		Any aid 2/	Federal	State	Institutional	Other
Total undergraduates	34,882	20,374	15,969	6,653	7,554	2,744
Public	17,568	7,928	6,035	2,706	1,903	1,113
4-year doctoral	7,231	3,541	2,666	1,066	1,115	507
Other 4-year	5,509	2,704	2,145	1,109	522	319
2-year	4,312	1,386	973	463	244	257
Less than 2-year	516	297	251	68	22	30
Private, not-for-profit	13,355	9,078	6,726	3,477	5,488	1,491
4-year doctoral	5,647	3,635	2,675	1,210	2,266	614
Other 4-year	5,870	4,115	3,021	1,735	2,686	725
2-year	1,523	1,099	827	445	516	130
Less than 2-year	315	229	203	87	20	22
Private, for-profit	3,959	3,368	3,208	470	163	140
2-year and above	1,601	1,334	1,260	327	73	59
Less than 2-year	2,358	2,034	1,948	143	90	81

1/ Numbers added across the various sources may total more than the number of students receiving any aid because some students receive aid from multiple sources.

2/ Includes students who said they were awarded aid but were not specific about the source of aid.

Table B.9--Unweighted number of undergraduates responding to the NPSAS student questionnaire, by aid status, source of aid, and selected student characteristic

Selected student characteristic	Number of undergraduates	Source of aid 1/				
		Any aid 2/	Federal	State	Institutional	Other
Total undergraduates	34,882	20,374	15,969	6,653	7,554	2,744
Gender	34,881	20,373	15,968	6,652	7,553	2,744
Male	15,583	8,911	6,948	2,796	3,409	1,175
Female	19,298	11,462	9,020	3,856	4,144	1,569
Race/ethnicity	34,740	20,285	15,901	6,623	7,530	2,731
American Indian	246	159	146	43	42	26
Asian American	1,572	843	668	341	331	126
Black, non-Hispanic	3,395	2,624	2,348	793	631	208
Hispanic	2,024	1,302	1,118	449	337	129
White, non-Hispanic	27,503	15,357	11,621	4,997	6,189	2,242
Age	34,874	20,370	15,967	6,653	7,554	2,744
23 or younger	23,505	14,455	11,379	5,214	6,357	1,735
24-29	5,151	2,909	2,382	672	621	390
30 or older	6,218	3,006	2,206	767	576	619
Marital status	34,845	20,361	15,962	6,653	7,553	2,742
Married	6,712	3,246	2,391	687	718	631
Not married 3/	28,133	17,115	13,571	5,966	6,835	2,111
Attendance status	33,662	19,715	15,439	6,493	7,354	2,664
Full-time	25,550	16,988	13,802	6,016	6,764	1,918
Part-time	8,112	2,727	1,637	477	590	746
Dependency status	34,741	20,342	15,954	6,650	7,543	2,738
Dependent	23,694	13,645	10,409	4,861	6,148	1,773
Independent	11,047	6,697	5,545	1,789	1,395	965
Housing status	34,865	20,365	15,961	6,652	7,554	2,742
School-owned	10,045	6,913	5,302	2,587	4,102	1,054
Off-campus, not with parents	15,538	8,441	6,727	2,273	2,113	1,245
With parents	9,282	5,011	3,932	1,792	1,339	443

1/ Numbers added across the various sources may total more than the number of students receiving any aid because some students received aid from multiple sources.

2/ Includes students who said they were awarded aid but were not specific about the source of aid.

3/ Includes students who were single, separated, divorced, or widowed.

IV. COMPARISONS OF NPSAS ESTIMATES WITH ESTIMATES FROM OTHER PRIMARY DATA SOURCES

Since the NPSAS collected data for the first time in 1986-87, it is important to compare estimates from the NPSAS with other postsecondary education data sources. These comparisons will permit readers to 1) examine differences in results between NPSAS and other published data, 2) consider the reasonableness of these differences, and 3) put the NPSAS data into a more familiar context.

A. NPSAS vs. IPEDS/HEGIS Fall Enrollment Report For 1986-87

The Integrated Postsecondary Education Data System (IPEDS)/Higher Education General Information Survey (HEGIS) annually collects data on the number of students enrolled in the fall of the school year. HEGIS has collected data from higher education institutions whose accreditation was recognized by the U.S. Department of Education since 1965. IPEDS expands the universe of data collection to all schools in the United States whose primary mission is to provide postsecondary education. The first data on this expanded universe was collected in the 1986-87 school year. Thus, for the less traditional postsecondary institutional sectors, the IPEDS/HEGIS fall 1986 enrollment counts are currently undergoing evaluation.

Table B.10 presents a comparison of the NPSAS estimates of total enrollment by control and level and type of institution and the IPEDS/HEGIS estimates for fall 1986. For fall enrollment data from institutions that award at least a 2-year degree, IPEDS/HEGIS collects information from all such institutions. For private, not-for-profit and private, for-profit institutions that do not award at least a 2-year degree, IPEDS/HEGIS collects enrollment data from a sample of institutions so the IPEDS/HEGIS estimates of enrollment in these sectors are subject to sampling variability as are all the NPSAS estimates of enrollment. Table B.10 indicates the estimated sampling error as well as the estimated enrollments from these two sources of data.

Table B.10 indicates that, NPSAS estimates of enrollment are somewhat different from those of IPEDS/HEGIS, with NPSAS enrollments generally lower than those of IPEDS/HEGIS. These differences represent about 11 percent of total enrollment in all institutional sectors, and virtually disappear when the institutional universes of the two studies are considered and the students counted by the two data sources are examined.

By far the largest percentage difference between the NPSAS and IPEDS/HEGIS enrollment estimates occurs in the less than 2-year institutional sector, and, in particular, among private institutions in this sector. Much of the differences between enrollment estimates among these types of schools are due to differences in the institutional universes of the two studies. In drawing the NPSAS institutional sample from the IPEDS/HEGIS universe merged with other lists of postsecondary institutions, it was found that among the 1,353 schools selected for the NPSAS, 125 less than 2-year

Table B.10--Comparisons of NPSAS estimates of enrollment and IPEDS/HEGIS estimates for the fall 1986, by level of student and institutional type

	NPSAS	IPEDS/HEGIS
	Undergraduates	
4-year institutions	6,144,961 (± 28,400)	6,658,955
2-year institutions	4,541,440 (± 24,000)	5,012,846
Less than 2-year	527,030 (± 13,300)	1,002,348 (± 107,800)
Public	134,561 (± 6,316)	148,967
Private, not-for-profit	11,213 (± 953)	90,193 (± 21,100)
Private, for-profit	381,257 (± 6,017)	763,188 (± 86,700)
Total	11,213,431 (± 21,686)	12,674,249 (± 107,800)
	Graduates	
4-year institutions	1,063,146 (± 5,004)	1,187,958
	First-Professional	
4-year institutions	300,907 (± 11,214)	283,775

schools were ineligible for the study, either because they were closed at the time of the study or they were determined to be out of scope. Of these, 65 were out of scope for the NPSAS for the following reasons:

1) their program length was less than 3 months (23 institutions);
2) they served only secondary students (17 institutions);
3) they were a private employer or union school or tutoring center (9 institutions);
4) they offered correspondence courses only (8 institutions); and
5) they were not schools, usually only administrative offices (8 institutions).

The estimated weighted enrollment from these out-of-scope institutions is 335,000.

Both the NPSAS and IPEDS/HEGIS estimates of enrollment in this sector are subject to sampling error. Moreover, there is an intrinsic difference between lists of fall enrollees as gathered in the NPSAS and institutional reports of enrollment as collected in IPEDS/HEGIS. Different methodologies could result in differences between estimates of the two studies that are much larger than differences due to sampling variability. It is interesting to note, however, that once the enrollment of out-of-scope for NPSAS institutions are excluded from the IPEDS/HEGIS enrollment counts, the observed differences between these two data sources are not substantially significant.

Differences between NPSAS undergraduate enrollment estimates and IPEDS/HEGIS undergraduate counts for the 4-year and 2-year sectors can be explained largely in terms of individual student eligibility for the NPSAS vis a vis IPEDS/HEGIS and in terms of enrollment lists that were provided to the NPSAS by institutions.

Definitional differences between students eligible for inclusion in IPEDS/HEGIS enrollments and students eligible for inclusion in the NPSAS sample are subtle. Both include all postsecondary students enrolled in a course for credit toward a degree or other formal award, as well as all postsecondary students enrolled in a vocational or occupationally specific program. Both explicitly exclude students who are exclusively auditing courses. On the other hand, IPEDS/HEGIS enrollments include high school students enrolled for credit; whereas, NPSAS specifically excluded these students. Moreover, institutions often include in their enrollment reports students who enrolled exclusively in remedial courses, or students enrolled exclusively in avocational courses, both of whom were ineligible for the NPSAS sample. Additionally, some not insignificant portion of students included in institutional enrollment reports may have registered for the fall but were not in attendance at the institution in October, when the NPSAS sample was identified.

While it is not possible to get precise estimates of the number of students that would be accounted for because of the differences in eligibility criteria for the NPSAS versus IPEDS/HEGIS, the number of exclusively remedial students counted in IPEDS/HEGIS is available from the 1986-87 IPEDS enrollment report and is presented in table B.11. As may be noted from the table, exclusively remedial students account for a small proportion of enrollment in 4- and 2-year institutions.

It also is possible to get rough estimates of the number of students ineligible for the NPSAS who are included in the IPEDS/HEGIS enrollment reports based on the number of students initially sampled for the NPSAS who were subsequently found to be ineligible because they were high school students, exclusively avocational students or not actually in attendance in October of 1986. These types of students comprise about 2 percent of the total IPEDS/HEGIS enrollment or about 233,000 students in 4- and 2-year institutions.

With respect to enrollment lists, it must be noted that lists of enrolled students were requested at specific campus locations visited by NPSAS interviewers. For this reason, it is possible that students enrolled exclusively at off-campus or extension centers may not have been included in the enrollment lists provided to the NPSAS and could result in a NPSAS underestimate of the number of students enrolled. Fortunately, the IPEDS enrollment report asks institutions to report the number of students enrolled exclusively in off-campus centers so it is possible to get an excellent idea of the number of such students that might have been excluded from the NPSAS sample. This number of students reported for the 1986-87 fall term is presented in table B.11 by level of student and type of institution.

Table B.11--Number of students included in IPEDS enrollment counts, not included in NPSAS, by institutional type

Type of Institutions	Enrolled in remedial courses only	Enrolled in off-campus centers only
	Undergraduates	
4-year	16,934	196,344
2-year	58,084	251,289
	Graduates	
4-year	———	39,294

The difference between IPEDS/HEGIS undergraduate enrollment counts and NPSAS estimates of the number of undergraduate students enrolled in October 1986 is about 8.3 percent in the 4- and 2-year institutional sectors (table B.10). The differences detailed above account for about 6.4 percent of the difference between the IPEDS/HEGIS and NPSAS enrollment counts. Sampling variability in the NPSAS estimates of the number of undergraduates accounts for an additional 1 percent of enrollment in 4-year and 2-year schools, so, as in the less than 2-year sector, observed differences in enrollment counts virtually disappear when the procedures of the two studies are examined.

NPSAS vs. IPEDS 1986-87 Institutional Activity Report

Beginning in the 1986-87 school year, The Integrated Postsecondary Education Data System (IPEDS) collected data on the unduplicated number of students who were enrolled during the 1986-87 school year (July 1, 1986 to June 30, 1987). From this data source, it is possible to determine the proportion of students who were enrolled in fall 1986 to all students who ever enrolled during the school year. The unduplicated full-year enrollment counts were a totally new data collection in 1986-87 for all institutions in the IPEDS universe. Thus, estimates from this source are subject to verification. Table B.12 presents estimates of the number of undergraduates enrolled in fall 1986 based on the NPSAS sample of postsecondary institutions and estimates of the unduplicated number of undergraduates who ever enrolled during the 1986-87 school year, based on the same institutional sample, by type and control of institution.

As may be seen from table B.12, about 17.7 million undergraduate students were enrolled in the 1986-87 school year, and about 11.2 million of these students were enrolled in the fall of 1986--representing about 63 percent of all students enrolled in the 1986-87 school year. It also is evident from the table that the proportion of all students ever enrolled who were enrolled in the fall differs markedly by level and control of institution. Almost 71 percent of all students who attended a traditional 4-year institution were enrolled in the fall, whereas only about 51 percent of students that attended a less traditional private, for-profit institution were enrolled in the fall. Furthermore, in private, for-profit, less than 2-year schools, only 46 percent of those ever enrolled in the 1986-87 school year were enrolled in the fall of 1986.

Table B.12--Comparisons of fall 1986 estimates of undergraduate enrollment and estimates of the number of undergraduate students ever enrolled in school year 1986-87 based on the NPSAS institutional sample, by control and level of institution

Control and level of institution	Fall 1986 undergraduate enrollment 1/	Number of undergraduates ever enrolled in 1986-87 school year 2/
Total	11,213,434	17,692,000
Public		
4-year	4,262,608	5,796,000
2-year	4,180,263	7,440,000
Less than 2-year	129,219	219,000
Private, not-for-profit		
4-year	1,888,730	2,823,000
2-year	133,779	212,000
Less than 2-year	16,441	28,000
Private, for-profit		
2-year	223,859	352,000
Less than 2-year	378,535	822,000

1/ These numbers are based on NPSAS estimates of fall enrollment. The IPEDS estimates of fall enrollment are approximately 12,600,000 undergraduates.

2/ These numbers are based on the preliminary IPEDS Institutional Activity report for 1986-87.

NPSAS vs. Pell Program Data

Pell grants are awarded to undergraduate students who enroll in a postsecondary institution at any point in the Pell program fiscal year (July 1, 1986 to June 30, 1987). In examining the validity of the NPSAS data, two different approaches to comparisons between the NPSAS data and the Pell Grant program file may be taken. First, the NPSAS student sample file was merged with the Pell grant recipient file on the basis of student social security number. The purpose of this merge was to determine the match between the number of Pell recipients as estimated by the NPSAS and the number of recipients as specified by the Pell program file for the same sample of students. Tables B.13 and B.14 present the unweighted and weighted number of cases that both the NPSAS student file and the Pell grant recipient file report as having had a Pell grant in 1986-87 and the unweighted and weighted number of cases where there were difference between the two data sources.

As the unweighted table indicates, only in 2.9 percent of the cases was there disagreement between the two data sources. In .8 percent of the cases (313 unweighted cases), the 1986-87 Pell recipient file indicated individuals had received a Pell grant but no Pell award information was obtained through NPSAS data sources; in the remaining 2.1 percent of mismatched cases, NPSAS financial aid records data indicated receipt of a Pell grant, although the Pell recipient file had no record of such receipt. Thus, although there was not perfect agreement between these two data sources, the margin of difference was quite small.

Table B.13--Unweighted number of undergraduate Pell recipients as determined by the NPSAS student data file and the Pell Grant recipient file for the NPSAS student sample

Pell File

	Pell Grant		No Pell Grant		
NPSAS File	Number	Percent of Total	Number	Percent of Total	Total
Pell Grant	6,734	19.2%	724	2.1%	7,458
No Pell Grant	313	.8%	27,245	77.8%	27,893
Total	7,047		27,969		35,016

Table B.14--Weighted number of undergraduate Pell recipients as determined by the NPSAS student data file and the Pell Grant recipient file for the NPSAS student sample

Pell File

	Pell Grant		No Pell Grant		
NPSAS File	Number	Percent of Total	Number	Percent of Total	Total
Pell Grant	1,776,236	15.9%	181,490	1.6	1,957,726
No Pell Grant	97,722	.87%	9,146,348	81.7	9,244,070
Total	1,873,958		9,327,838		11,201,796

A second approach that was taken in examining the validity of the NPSAS data was to try and determine from the Pell program files some indication of when in the school year a specific number of Pell grants were awarded. From the Pell program files it is possible to obtain information on the month in which Pell grant funds were disbursed to institutions to support eligible students. These disbursements generally occur within 1 to 2 months after a student submits an eligibility notice to the school, the school disburses the money, and then the school requests reimbursement from the Pell program. Although disbursements do not exactly correspond to enrollment periods, there is a high correlation between these two parameters. Table B.15 presents the cumulative number of Pell grants that were disbursed for the 1986-87 Pell program year by month.

Table B.15--Cumulative number of Pell grant disbursements, by month

Month	Number
August 1986	18,183
September	70,042
October	699,218
November	1,139,131
December	1,625,729
January 1987	1,819,673
February	2,045,836
March	2,246,321
April	2,429,805
May	2,514,035
June	2,595,536
July	2,667,775
August	2,708,635
September	2,725,169
October	2,734,625
November	2,742,749
December	2,747,448
January 1988	2,763,210

For students enrolled in fall 1986 it might be expected that the overwhelming majority of disbursements from the Pell program would occur from October 1986 through February 1987. As may be calculated from table B.15, during this 5-month period about 1.98 million Pell grants were disbursed. Thus, it might be concluded that about 1.98 million students enrolled in Fall 1986 received a Pell grant. In fact, the NPSAS (table 5.1 of this report) indicates that about 17.5 percent of the 11.2 million undergraduate students enrolled in fall 1986, or about 1.96 million students, received a Pell grant.

In addition to evaluating the validity of the NPSAS data, it is worthwhile to use the Pell Grant program recipient file to determine the proportion of all 1986-87 Pell recipients that were enrolled in the fall of 1986 and to compare the characteristics of Pell recipients who were enrolled in fall 1986 with all 1986-87 Pell grant recipients. Table B.16 presents the number of Pell recipients enrolled in fall 1986 as estimated from the NPSAS and the total number of Pell recipients for the 1986-87 Pell program year (July 1, 1986 to June 30, 1987) as derived from a preliminary Pell recipient file, by control and level of institution. As the table suggests, approximately three-fourths of all 1986-87 Pell recipients were enrolled in fall 1986, although this proportion varied considerably as a function of the control and level of the institution attended. For example, 86 percent of all 1986-87 Pell recipients in public, 4-year institutions were enrolled in the fall, whereas only about 46 percent of all 1986-87 Pell recipients in less than 2-year, private, for-profit schools were enrolled in the fall.

It is also valuable to note that the share of Pell grants awarded to students in each of the institutional sectors changes markedly when the entire 1986-87 school year is considered in relation to the fall enrollment period. For example, students in 4-year public institutions account for over 40 percent of the Pell grants awarded to fall enrollees, but only about 35 percent awarded to all students in the 1986-87 program year. On the other hand, the proportion of Pell grants awarded to students in the private, for-profit sector rises from over 14 percent for fall enrollees to about 23 percent for all 1986-87 school year enrollees. The proportions of students receiving aid in each sector are variable as well (table B.17) for fall enrollees as opposed to students enrolled over the whole 1986-87 program year particularly in the private, for- profit, 2-year sector.

To compare the characteristics of Pell recipients who were enrolled in fall 1986 with all 1986-87 Pell recipients, the NPSAS fall sample was matched to the 1986-87 Pell recipient file. The weighted distributions of this sample on such characteristics as the student aid index (a combination of family income, family wealth, and the cost of attending a particular institution that indicates a student's eligibility for a Pell award, and the amount of that award), the Pell disbursement amount (the size of the Pell grant), and the reported cost of attendance were calculated. The distributions of all 1986-87 Pell recipients on these same characteristics also were determined. When the two sets of distributions were compared (figures B.1, B.2, and B.3), there were no important differences between them, although as figures B.2 and B.3 indicate, the amount of award and the reported cost of attendance were slightly higher for students enrolled in fall 1986. This was anticipated, however, since students who enroll in the fall for an entire year would have higher costs and correspondingly higher grant awards, all other things being equal, than students who enroll for only part of the year.

Table B.16--Comparisons of fall 1986 estimates of the number of Pell grant recipients and the total number of Pell grant recipients in the 1986-87 school year, by control and level of institution

Control and level of institution	Fall 1986 Pell recipients 1/	Share of Pell Grants fall 1986	Total number of Pell recipients in the 1986-87 school year 2/	Share of Pell Grants 1986-87 school year
Total	1,960,792	100%	2,689,233	100%
Public				
4-year	790,984	40.3	925,413	34.4
2-year	501,631	25.6	636,300	23.7
Less than 2-year	33,080	1.6	24,879	.9
Private, not-for-profit				
4-year	312,714	15.9	434,360	16.2
2-year	34,247	1.7	47,659	1.8
Less than 2-year	5,524	.3	11,569	.4
Private, for-profit				
2-year	88,424	4.5	184,322	6.9
Less than 2-year	194,188	9.9	424,731	15.8

1/ 1987 NPSAS

2/ Preliminary data extracted from the 1986-87 Pell Grant Program files prior to merger of applicant/recipient information.

Table B.17--Proportion of enrolled students who received a Pell award by institutional sector for fall 1986 and the 1986-87 school year

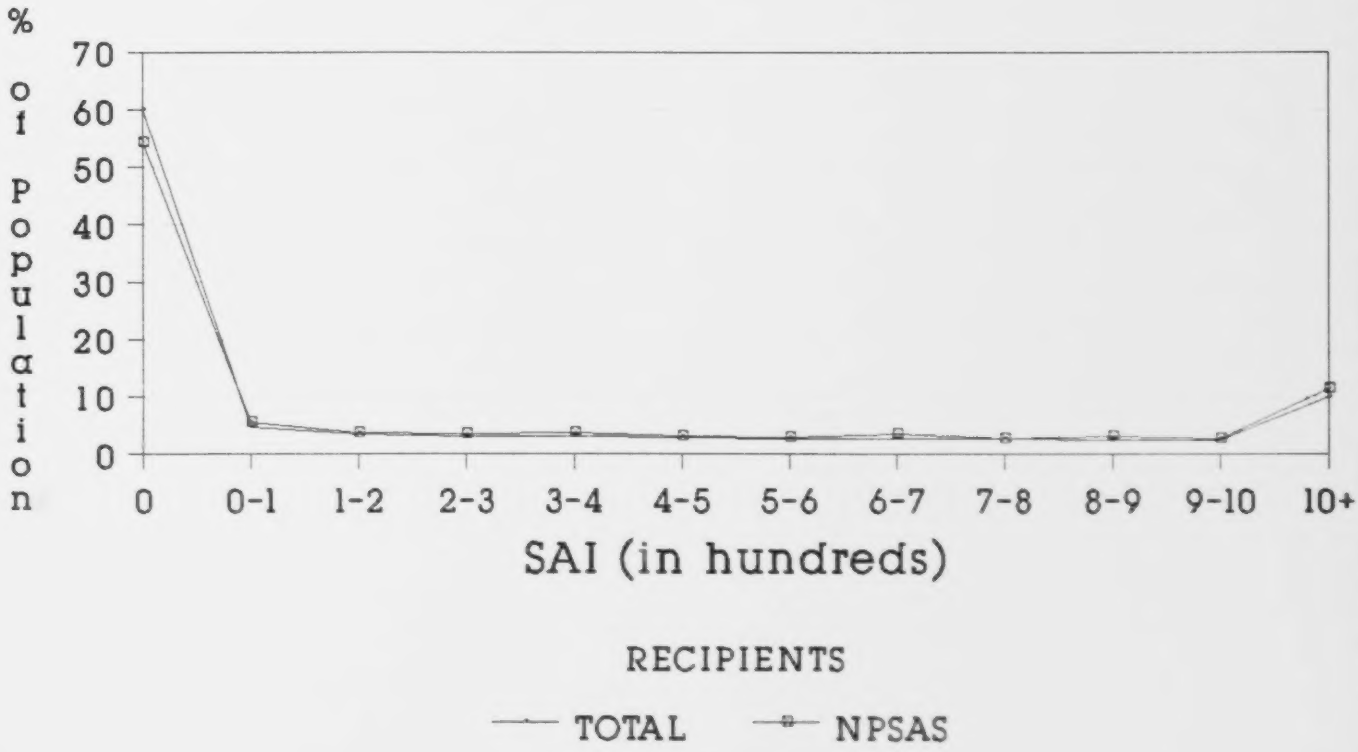
Control and level of institution	Number of Pell awards fall 1986	Undergraduate enrollment fall 1986 1/	Proportion of students with Pell fall 1986 2/	Number of Pell awards 1986-87 school year 2/	Enrollment 1986-87 school year 3/	Proportion of students with Pell, 1986-87 school year
Total	1,960,792	11,213,434	17.5	2,689,233	17,692,000	15.2
Public						
4-year	790,984	4,262,608	18.5	925,413	5,796,000	16.0
2-year	501,631	4,180,263	11.5	636,300	7,440,000	8.6
Less than 2-year	33,080	129,219	25.6	24,879	219,000	11.3
Private, not-for-profit						
4-year	312,714	1,888,730	16.6	434,360	2,823,000	15.4
2-year	34,247	133,779	25.6	47,659	212,000	22.4
Less than 2-year	5,524	16,441	35.6	11,569	28,000	41.3
Private, for profit						
2-year	88,424	223,859	39.5	184,322	352,000	52.4
Less than 2-year	194,188	378,535	51.3	424,731	822,000	51.6

1/ 1987 NPSAS.

2/ Preliminary data extracted from the 1986-87 Pell Grant program files prior to merger of applicant/recipient information. The number of Pell grants indicated include only those grants to students that could be classified by control and level of institution.

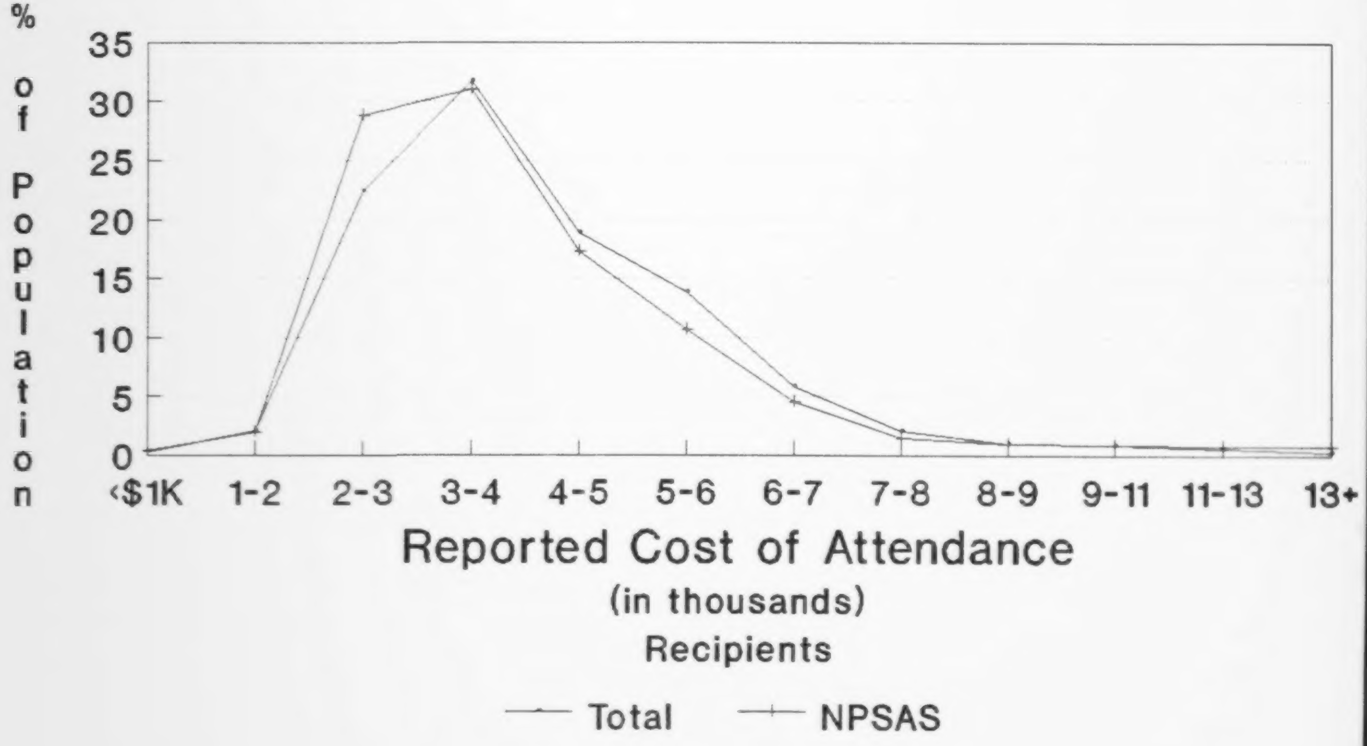
3/ These numbers are based on the IPEDS Institutional Activity report for 1986-87.

Figure B.1--STUDENT AID INDEX (SAI)
Total Pell Recipients
vs. NPSAS Pell Recipients



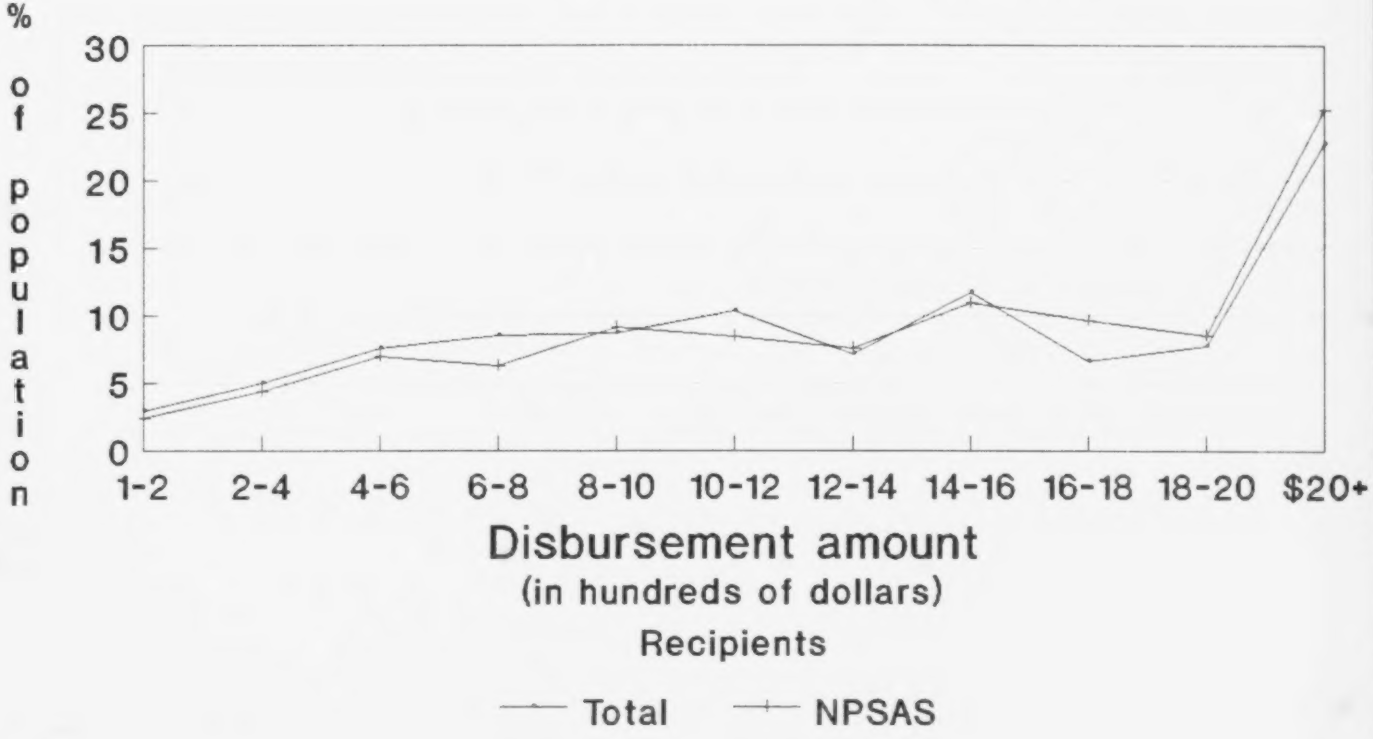
1986-1987 School Year

Figure B.2--Reported Cost of Attendance
Total Pell Recipients
vs. NPSAS Pell Recipients



1986-1987 School Year

Figure B.3--Pell Disbursement Amount Total Pell Recipients vs. NPSAS Pell Recipients



1986-1987 School Year

NPSAS vs. Guaranteed Student Loan (GSL) Program Data

The 1986-87 GSL quarterly reports contain the cumulative number of Guaranteed Student Loan commitments that lenders made during the 1986-87 fiscal year, by quarter. It does not contain a record of the number of students who actually received a GSL to attend a postsecondary institution. Furthermore, it is not clear how far in advance of a student's enrollment, a lender commits to making a GSL.

Table B.18 presents the number of loan commitments that were made during the 1986 and 1987 fiscal years, by quarter, and the average amount of a GSL in each quarter. As may be seen, over 3.41 million loan commitments were made during FY86, averaging $2,359 per loan, and over 3.47 loan commitments were made in FY87 with an average loan amount of $2,473. Since GSLs are not limited to undergraduate students the total numbers and average amounts include loan commitments to graduate and first-professional students as well as to undergraduates.

Of particular interest in table B.18 is the number of loan commitments made between July 1986 and December 1986, since this is presumably the time period in which loan commitments would be made to students enrolled in October 1986. During this period over 2.35 million loan commitments were made, although the apportionment of these commitments between undergraduate and postbaccalaureate students is not discernible from the GSL quarterly reports. From the NPSAS (table 5.1 of this report), the estimated number of undergraduates enrolled in the fall of 1986 who received a GSL was about 2.29 million, which is close to the number of GSL loan commitments, particularly when loans to postbaccalaureate students are considered.

Table B.18--Number of Guaranteed Student Loan commitments (not loans actually made) and average loan amount, by quarter for the 1986 and 1987 fiscal years

Fiscal Year	Total	Date of commitment			
86					
		Oct-Dec(85)	Jan-Mar(86)	April-June(86)	July-Sept(86)
Number of loans	3,412,890	860,046	623,495	486,132	1,443,217
Average amount	2,359	2,302	2,154	2,419	2,461
87					
		Oct-Dec(86)	Jan-Mar(87)	April-June(87)	July-Sept(87)
Number of loans	3,474,062	911,266	588,294	556,431	1,418,071
Average amount	2,473	2,365	2,172	2,419	2,688

Availability of a Full-year Adjustment Factor

Since NPSAS covers only students enrolled in the fall of 1986, the use of NPSAS data to address issues that concern all students enrolled in the entire 1986-87 school year will require some adjustments. To facilitate such analyses, adjustment factors that will enable analysts to estimate, for example, the total number of students enrolled in the 1986-87 school year and the numbers receiving Federal financial aid in the 1986-87 school year are being developed. Preliminary adjustment factors were used to produce the estimates in tables B.12 and B.17. The development and use of these adjustment factors will be described in the final NPSAS data file User's Manual.

V. VARIABLES USED IN THE REPORT

Since there may be as many as three data sources for a particular student in the NPSAS, the data base is fairly complex. Using it to produce national estimates and comparative analytic results requires decisions not only on which variables to use and how each variable will be treated, but also on how these variables will be operationally defined and which source of data is the best for a given variable. The complexity of the data base is compounded by the diversity inherent in postsecondary education, both among institutions and among students who attend these institutions.

This section details how the variables presented in this report were operationally defined, the primary and secondary data sources used for a particular variable, imputation strategies that were followed, adjustments that were made to the data to provide comparable statistics across students with vastly different enrollment characteristics from institutions with differing operating characteristics, and the treatment of each variable in computing percentages or mean values, as appropriate.

The treatment of each variable used in the report is presented in a consistent format. If the variable is categorical in nature, the assigned values (or categories) are listed, and categories are operationally defined. The operational definition generally reflects the way the data were collected, rather than the technical or standardized definition, although in some cases the operational and standardized definitions may be the same. For example, the attendance status of a student was determined by the designation of full- or part-time status extant in institutional registration records, rather than by calculating the number of credit or contact hours the student was enrolled in and then applying a standard definition of full- and part-time status to the number of credit hours. The glossary provides the technical or standardized definition of variables used in the report.

Following the operational definition, the primary and secondary (if applicable) sources for the data are specified. The primary source is that source of data (Registration Record Form, Financial Aid Record Form, student questionnaire) that was used first to determine the student's status on a particular variable. If no information on the student's status was available from the primary source, then, and only then, was the secondary source used to determine the student's status. For example, to determine the student's financial aid status, (i.e., aided or nonaided) the primary source was the Financial Aid Record Form. If the student did not have a Financial Aid Record, only then were relevant items from the student questionnaire used. If the student did have data from the primary source, then the secondary source was not used to add to data from the primary source.

Imputation strategies, data adjustments, and how each variable was treated are then delineated, if relevant. Imputations for missing data were generally not necessary because of the multiple sources of data that were available for each student, and the large amount of data retrieval that was effected. However, for institutionally-reported financial aid award amounts and student-reported expenses, if no dollar amounts were reported for a specific aid or expense subcategory, but amounts for other subcategories had been reported, then a zero was imputed for those subcategories with no amount entry.

Data adjustments were carried out only: 1) to establish comparable values for a variable across all students, irrespective of the type of postsecondary institution they attended or their enrollment characteristics; or 2) when the data were collected in such a way that some adjustment was necessary to get totals for an entire academic year. The treatment of the variable, in most cases, specifies how percentages or means were actually calculated for presentation in this report.

A. INSTITUTIONAL LEVEL

Assigned Values :
4-year doctoral
Other 4-year
2-year
Less than 2-year

Operational Definition:

4-year doctoral	Institutions or subsidiary elements that provide postsecondary education and that confer at least a doctoral or first-professional degree in one or more programs.
Other 4-year	Institutions or subsidiary elements that provide postsecondary education and that confer at least a baccalaureate or master's degree in one or more programs. These institutions cannot award higher than a master's degree.
2-year	Institutions or subsidiary elements that provide postsecondary education and that confer at least a 2-year formal award (certificate or associate degree) or have a 2-year program that is creditable toward a baccalaureate or higher degree in one or more programs. These institutions cannot award a baccalaureate degree.
Less than 2-year	Institutions or subsidiary elements that provide postsecondary education and all of whose programs are less than 2 years long. These institutions must offer, at a minimum, one program at least 3 months in duration that results in a terminal occupational award or is creditable toward a formal 2-year or higher award.

Primary Source: Self-identification through telephone contact with sampled institutions.

Secondary Source: IPEDS/HEGIS Institutional Characteristics Survey, 1986-87.

B. INSTITUTIONAL CONTROL

Assigned Values:
Public
Private, not-for-profit
Private, for-profit

Operational Definition:

Public	An educational institution operated by publicly elected or appointed school officials and supported primarily by public funds. The institution's program(s) and activities are under the control or these officials.
Private, not-for-profit	An educational institution that is controlled by an individual or by an agency other than a State, a subdivision of a State, or the Federal Government, that is usually supported primarily by other than public funds, and the operation of whose program rests with other than publicly elected or appointed officials.
Private, for-profit	An educational institution that is under private control and whose profits, derived from revenues, are subject to taxation.

Primary Source: Self-identification through telephone contact with sampled institutions.

Secondary Source: IPEDS/HEGIS Institutional Characteristics Survey, 1986-87.

C. STUDENT LEVEL

Assigned Values:
Undergraduate
Graduate
First-Professional

Operational Definition: Level of student in the fall of 1986.

Undergraduate	Student academic level designated by institution as undergraduate, first-year, first-time-enrolled at the school, or undergraduate other, or Student enrolled on a clock/contact hour basis in a less than 2-year, or 2-year institution.

Student identified self as freshman (first-year), sophomore (second-year), junior (third-year), senior (fourth-year), or fifth-year or more undergraduate.

Graduate — Student's academic level, as designated by the institution, was master's or doctoral.

Student identified self as graduate or professional student working toward master's or doctoral degree.

First-Professional — Student academic level as designated by the institution was first-professional.

Student identified self as graduate or professional student working toward a first-professional degree.

Primary Source: Registration Record Form Items R19, R21.

Secondary Source: Student Questionnaire Items SQ3, SQ4

Date Adjustments: If student level was missing on both the Registration Record Form and the Student Questionnaire, and the student was enrolled in an institution whose highest level of award was a 2-year degree, the student was classified as an undergraduate. Students who identified themselves as first-professional and were enrolled in an other 4-year institution were reclassified as graduate students.

Treatment — Approximately 9 cases that could not be classified by level were deleted from the report.

D. GENDER

Assigned Values: Male
Female

Primary Source: Student Questionnaire Item SQ75.

Secondary Source: Registration Record Form Item R12.

E. RACE/ETHNICITY

Assigned Values:
American Indian
Asian American
Black, non-Hispanic
Hispanic
White, non-Hispanic

Operational Definition:

Self-identified race/ethnicity of student on student questionnaire.

Race/ethnicity as recorded in student's institutional records.

Primary Source: Student Questionnaire Items SQ76 (race) and SQ77 (ethnicity).

Secondary Source: Registration Record Form Item R14 (race/ethnicity).

Treatment: From the student questionnaire, students who reported that they were of Hispanic descent on the ethnicity question were moved from the category they reported on the race question and were assigned a value of Hispanic on the race/ethnicity variable to avoid double counting. All other students were assigned the same values (American Indian, Asian American, Black, and White) on the race/ethnicity variable as they reported on the race item. If race was not reported or reported as "other" and students identified themselves as Asian or Pacific Islander on the ethnicity question, then the student's race/ethnicity was recorded as Asian American.

F. AGE

Assigned Values:
23 or under
24-29
30 or older

Operational Definition: Age as of 12/31/86.

23 or under	Date of birth on or after January 1, 1963.
24-29	Date of birth between January 1, 1957 and December 31, 1962.
30 or older	Date of birth on or before December 31, 1956.

Primary Source: Student Questionnaire Item SQ74.

Secondary Source: Registration Record Form Item R13.

G. MARITAL STATUS

Assigned Values: Married
Not married

Operational Definition:

Married	Anyone who was married (but not separated) at the time of data collection.
Not married	Anyone who was single, separated, divorced, or widowed at the time of data collection.

Primary Source: Student Questionnaire Item SQ78.

Secondary Source: Financial Aid Record Form Item R24.

H. ATTENDANCE STATUS For Student Characteristics

Assigned Values: Full-time
Part-time

Operational Definition: Institution-reported student attendance status (full-time, part-time) based on institution's definition of full-time and part-time. (See glossary for a standard definition.)

Full-time	Assigned if the institution reported that the student attended full time in fall 1986.
Part-time	Assigned if the institution reported that the student attended part-time in fall 1986.

Primary Source: Registration Record Form Item R22.

I. ATTENDANCE STATUS For Calculating Average Amounts

Assigned Values: Full-time, full-year
All other undergraduates

Operational Definition: Institution-reported student attendance status (full-time, part-time) based on institution's definition of full-time and part-time (See glossary for a standard definition) and student-reported enrollment status for the spring, 1987.

Full-time, full-year Assigned if the institution reported that the student attended full time in fall 1986 and the student reported being enrolled in the same school and the same program in spring 1987.

All other undergraduates Assigned if the institution reported that the student attended part-time in fall 1986 or the student reported not being enrolled in spring 1987 or being enrolled in a different institution and/or a different program whether or not the student was full- or part-time in fall 1986.

Primary Source: Registration Record Form Item R22.
Student Questionnaire Items SQ28 and SQ29.

J. DEPENDENCY STATUS

Assigned Values: Dependent
Independent

Operational Definition: Institution's determination of dependency status for financial aid purposes or student's response to several items reflecting the standard financial aid definition of dependency status.

Dependent Assigned using the Student Questionnaire if student responded "yes" to any of the following questions: Did you live with your parents/guardians for at least a total of 6 weeks in 1985 or 1986? Did your parents/guardians provide more than $750 toward your support in 1985 or 1986? Did your parents/guardians claim you as a tax exemption on their Federal income tax return in 1985 or 1986?

Independent Assigned using the Student Questionnaire if student responded "no" to all the above questions or if the person's parents/guardians were no longer living.

Primary Source: Financial Aid Record Form Item R25.

Secondary Source: Student Questionnaire Items SQ88a, SQ88c and SQ88d (a and b).

K. HOUSING STATUS

Assigned Values:
School-owned housing
Off-campus, not with parents
With parents

Operational Definition: Student-reported living arrangements for the fall of 1986 while enrolled in school, or institution's designation of student's housing arrangement in the fall of 1986.

Primary Source : Student Questionnaire Item SQ10.

Secondary Source: Registration Record Form Item R17.

L. TUITION AND FEE EXPENSES

Operational Definition: Total tuition and fees charged to the student prior to any discounts or allowances for the 1986-87 school year or charges for an entire program, if the institution charged on a total program basis.

Primary Source: Registration Record Form Item R18.

Data Adjustments: Item R18 requested tuition and fee charges for the fall term only if the institution charged by term. To determine the basis for reporting these charges (type of term or entire school year), the median reported charge, based on the registration records of all sampled, full-time, injurisdiction undergraduates at the institution, was calculated. This median value was compared to the tuition and fee charges for full-time, injurisdiction undergraduate students whom the institution had reported on the 1986-87 IPEDS/HEGIS Institutional Characteristics Survey. If the resulting ratio was equal to 1, then it was assumed that charges for all students at that institution had been reported for the entire school year. If the resulting ratio was equal to approximately 1/2 (median tuition and fees ratio to IPEDS tuition and fees), it indicated that the institution's school year was comprised of two terms and reported tuition and fee charges for each student at that institution were multiplied by 2 to obtain a school year value. If the ratio was equal to approximately 1/3, then reported tuition and fee charges were multiplied by 3.

If no IPEDS tuition and fee values were available for a particular institution in the NPSAS sample, an IPEDS tuition and fee value was imputed by taking the mean IPEDS tuition and fee value for all schools of the same type and control.

For institutions that charged on a programmatic basis (that is, students were enrolled on a clock/contact hours basis rather than credit basis), it was assumed that reported tuition and fees represented total program charges.

If a part-time student reported being enrolled in the same school in the spring of 1987 as well as the fall of 1986, reported tuition and fee charges were multiplied by the ratios calculated to adjust tuition and fees for full-time students at the institution, under the assumption that enrollment status did not change from fall to spring. The tuition and fee charges of students who stopped out or who changed programs or institutions were adjusted to the fall term.

Treatment:

For full-time, full-year students, mean tuition and fee charges were calculated by totalling individual student values over all students who reported being enrolled in the same school and in the same program in the the fall of 1986 and the spring 1987 (Items SQ28 and SQ29) and dividing by the number of students that went into the sum. Mean tuition and fee charges were calculated for 1) all students who were enrolled part-time in the fall of 1986, 2) full-time students who were not enrolled in school after the fall enrollment period, or who had changed schools or programs and 3) part-time students who were not enrolled in school after the fall enrollment period, or who had changed schools or programs.

Only students who had reported a positive, nonzero value in any one or more of the items, SQ11a (school-paid housing), SQ11b (school-paid board), SQ12Ba (average monthly rent expenditure) or SQ12B (average monthly food expenditure) or if the student reported any "other" expenses in

SQ12C through SQ12F - part B, education related expenses or if the student reported any expenditures for books and supplies.

Average tuition and fee expenses included only students for whom housing status and attendance status (full- or part-time) were available.

M. STUDENT-REPORTED EXPENSES

Assigned Categories: Food and Housing Expenses
All Other Expenses
Total Expenses

Operational Definition: Expenses related to attendance in a postsecondary institution as reported by the student on the Student Questionnaire.

Food and Housing Expenses

Operational Definition: Total of student's reported housing, board, rent, and food expenditures that were directly related to the student's education for the 1986-87 school year.

Primary Source: Student Questionnaire Items SQ11a, SQ11b, SQ12B (a and b), SQ41a, SQ41b, SQ42B (a and b).

Data Adjustments: For students who stayed in the same institution in the same program (SQ28 and SQ29) reported room and board payments to the school for the fall and spring (SQ11a,SQ11b,SQ41a,SQ41b) were added. Average monthly expenditures for food and housing reported for fall 1986 and spring 1987, were each multiplied by 4.5 and added. The same adjustments were made to the data for students enrolled part time in the fall as were made for full-time students. For those students who were not enrolled in the spring 1987, only fall data were used. If a student was enrolled in the spring 1987 but not in the same school or was enrolled in the same school but in a different program, then reported room and board payments to the school for the fall of 1986 were multiplied by 2 and average monthly expenses for the fall were multiplied by 9.

Treatment: Adjusted room and board payments to the school and average monthly expenses for rent and food were summed over all students for whom tuition and fee expenditures (R18) had been reported and who had reported a positive, nonzero value in any one or more of the items, SQ11a (school-paid housing), SQ11b (school-paid board), SQ12Ba (average monthly rent expenditure) or SQ12B (average monthly food expenditure) or if the student reported any "other" expenses in SQ12C through SQ12F - part B, education related expenses or if the student reported any expenditures for books and supplies. This sum was divided by the total number of students that went into the sum.

Average food and housing expenses included only students for whom housing status and attendance status (full- or part-time) were available.

Other Monthly Expenses

Operational Definition: Student-reported total 1986-87 school year expenditures for books and supplies, commuting to school, other transportation costs, personal expenses, and child care that were directly related to the student's education.

Primary Source: Student Questionnaire - Items SQ9, SQ12B (c through f), SQ39, SQ42B (c through f).

Data Adjustments: For students who stayed in the same institution in the same program (SQ28 and SQ29) books and supplies expenditures for the fall and spring (SQ9, SQ39) were added. Average monthly expenditures for commuting, other transportation, personal expenses, and child care reported for fall 1986 and spring 1987 were each multiplied by 4.5 and added. The same adjustments were made to the data for students enrolled part time in the fall as were made for full-time students. For those students who were not enrolled in the spring 1987, only fall data were used. If a student was enrolled in the spring 1987 but not in the same school or was enrolled in the same school but in a different program, then reported books and supplies expenditures for the fall of 1986 were multiplied by 2 and average other monthly expenses for the fall were multiplied by 9.

Treatment: Adjusted books and supplies expenditures and adjusted other average monthly expenditures were summed over all students for whom a tuition and fee expenditure had been reported (R18) and who had reported a positive, nonzero value in any one or more of the relevant Student Questionnaire items or if the student had reported any expenditures for food and/or housing or room and/or board. This sum was divided by the total number of students that went into the sum. Separate averages were calculated for full-time, full-year and all other undergraduate students.

Average other expenses included only students for whom housing status and attendance status (full- or part-time) were available.

Total Expenses

Operational Definition: The sum of tuition and fee expenditures, food and housing expenditures, and all other expenses as defined above.

Primary Source: Registration Record Form Item R18; Student Questionnaire Items SQ11a, SQ11b, SQ12B (a through f), SQ41a, SQ41b, SQ42B (a through f).

Data Adjustments: Adjustments were made to the individual expenditure items as noted above prior to adding them into the sum.

Treatment: Adjusted tuition and fee expenditures, adjusted room and board payments to the school, adjusted average monthly expenses related to education for rent and food, and all other expenses were summed for each individual student. This sum was totalled over all students for whom a tuition and fee expenditure had been reported (R18) and who had reported a positive, nonzero value for food and/or housing or room and/or board or any of the other expenditure items. This sum was divided by the total number of students that went into the sum. Separate averages were calculated for full-time, full-year and all other undergraduate students.

Average total expenses included only students for whom housing status and attendance status (full- or part-time) were available.

N. INSTITUTION-DETERMINED EXPENSES (FOR FINANCIAL AID)

Operational Definition: Financial aid office-estimated costs computed for each student for the purpose of determining aid award amounts.

Primary Source: Financial Aid Record Form Item R29 (A through C) or R28 (A through C).

Data Adjustments: If the individual components of a budget for awarding need-based assistance other than a Pell grant were all available (i.e., tuition fees, room and board, and all other expenses), these were used for each component of institution-determined expenses, and their sum was the total institution-determined expenses. If all three components of this budget were not available for a given student, but all three components (i.e., tuition and fees, room and board, and miscellaneous expenses) of a Pell-computed budget were available, then the Pell-computed budget was used and the sum of these components was the total institution-determined expenses. If one or two components of the other-than-Pell budgets were missing, but were available from the Pell budget, substitutions were made for the missing component(s) and the sum of this combined variable was the total institution-determined expenses for financial aid.

Treatment: In computing average institution-determined expenses, either by component (i.e., tuition and fees, room and board, miscellaneous expenses) or for the total, only those cases with all three components of institution-determined expenses were included in the average.

O. AID STATUS

Assigned Values: Aided
Nonaided

Operational Definition: A student was designated as having any aid if he/she received any financial aid for all or part of the 1986-87 academic year. This includes any financial aid awarded to students to help meet postsecondary education expenses including grants, loans, work-study from any Federal, State, institutional or other sources.

Primary Source:	Financial Aid Record Form Item R35 - fall record data updated at the end of the 1986-87 Federal financial aid fiscal year, June 30, 1987. The Financial Aid Record Form as of the fall 1986 was used for those few students whose aid records were not updated.
Secondary Source:	Student Questionnaire SQ63, SQ64, or SQ65.
Data Adjustment:	All fall 1986 financial aid record designations of awards that were changed, corrected, or added to in the record update at the end of the fiscal year were substituted for the originally recorded fall 1986 record data. If no changes were made to a student's fall financial aid record, fall designations of awards and award amounts were assumed to reflect the entire school year.
Treatment:	A student was designated as having a specific type and source of financial aid if an amount of aid was recorded for that type and source of aid on the financial aid record form or if the student indicated he/she had received a specific type of source of aid or the student indicated any amount for a specific type or source of aid on the student questionnaire.

P. TYPE OF AID

Categories:	Grants Loans Work-Study

Operational Definition:

Grants	Student financial aid that does not require repayment or employment. Grants include scholarships, fellowships, benefits, tuition waivers or discounts, and ROTC stipends, irrespective of source.
Loans	Student financial aid which advances funds and which is evidenced by a promissory note requiring the recipient to repay the specified amount(s) under prescribed conditions. Includes only loans made through, or subsidized by a Federal or State agency or a postsecondary institution.

Work-Study	Student financial aid which provides part-time employment for students who need such earnings to meet a portion of their education expenses. Includes work-study programs subsidized in part or in full by a Federal or State Agency or a postsecondary institution. Does not include off-campus, part-time work, on-campus work other than through a formal work-study program, or assistantships.

Primary Source:

Grants	Financial Aid Record Form Items R35A1, R35A2, R35A8,R35A10, R35A12a, R35A12b, R35A13a, R35A13b, R35A13d, R35A14a, R35A14b, R35A15a, R35A15b, R35A16a, R35A16b, R35B1, R35B1a, R35B1b, R35B2, R35B3, R35B3a, R35B3b, R35B3c, R35B3d, R35B3e, R35B4, R35B7a, R35C1, R35C2, R35C4, R35C5, R35C9, R35C10, R35C11a, R35D1 through R35D8; Student Questionnaire Items SQ65C3, SQ65C4.
Loans	Financial Aid Record Form Items R35A3, R35A5, R35A6, R35A7, R35A9a through R35A9c, R35A11, R35A12d, R35A13e, R35A14d, R35A15d, R35A16d, R35B6, R35B7b, R35C7, R35C8, R3511b.
Work-Study	Financial Aid Record Form Items R35A4, R35B5, R35C3.

Secondary Source:

Grants	Student Questionnaire Items SQ65A1 through SQ65A4, SQ65A (total), SQ65C2a through SQ65C2d, SQ65C5.
Loans	Student Questionnaire Items SQ65B1 through SQ65B5, SQ65B6 (total).
Work-study	Student Questionnaire Item SQ65C1.

Q. SOURCE OF AID

Assigned Values:	Federal State Institutional Other Non-Federal

Operational Definition:

Federal	Student financial aid whose source of origin is a Federal agency. This aid can either be provided/funded by or administered by a Federal agency. This includes, but is not limited to, U.S. Department of Education (including State Student Incentive Grants--SSIG), Department of Health and Human Services, Department of Defense, Veterans Administration, Department of Agriculture, and National Science Foundation.
State	Student financial aid whose source of origin is a State agency. This aid can either be provided/funded or administered by a State agency. Includes State Student Incentive Grants (SSIG).
Institutional	Student financial aid whose source of origin is the postsecondary institution. This aid is provided/funded by the institution.
Other	Student financial aid that does not come from a Federal, State, or institutional source of student financial aid. This includes aid provided by corporations, employers, unions, foundations, fraternal organizations, community organizations, and other sources.
Non-Federal Aid	Student financial aid that is any State, institutional, or other aid awarded.

Primary Source:

Federal	Financial Aid Record Form Items R35A1 through R35A16, R35B2 through R35B3e, excluding R35A12c, R35A13c, R35A14c, R35A15c, R35A16c; Student Questionnaire Item SQ65CA4.
State	Financial Aid Record Form Items R35B1 through R35B7.
Institutional	Financial Aid Record Form Items R35C1 through R35C11, excluding R35C6.
Other	Financial Aid Record Form Items R35D1 through R35D8; Student Questionnaire Item SQ65C3 and SQ65C5.
Non-Federal	See above for State, institutional, and other aid sources.

Secondary Source:

Federal	Student Questionnaire Items SQ65A1, SQ65B1, SQ65B2, SQ65C1, SQ65C2a.
State	Student Questionnaire Items SQ65A2, SQ65B3, SQ65C2b.
Institutional	Student Questionnaire Items SQ65A3, SQ65B4, SQ65C2c.
Other	Student Questionnaire Items SQ65A4, SQ65B5, SQ65C5, SQ65C2d, 65C2d.
Non-Federal	See above for State, institutional, and other aid sources.

R. FINANCIAL AID AWARD AMOUNTS

Operational Definition: The amount of student financial aid awarded to students enrolled in a postsecondary institution in the fall of 1986 to help meet postsecondary education expenses for the 1986-87 school year.

Primary Source: Financial Aid Record Form - fall record data updated at the end of the 1986-87 Federal financial aid fiscal year, June 30, 1987. The Financial Aid Record Form, as of fall 1986 for those few students whose records were not updated.

Secondary Source: Student Questionnaire.

Data Adjustment: All fall 1986 financial aid record award amounts that were changed or corrected or awards that were added by the end of the fiscal year were substituted for the originally recorded fall 1986 award amounts. If no changes were made to a student's fall financial aid record, fall designations of award amounts were assumed to be accurate and to reflect the entire enrollment period of the individual student during the 1986-87 school year.

Treatment: An award amount recorded on the Financial Aid Record Form was assumed to be the most accurate source for these data, even if the Student Questionnaire indicated a different award amount for the same source and type of aid. A student-reported award amount was used only if the Financial Aid Record Form did not indicate a specific award amount or if the student received veterans' or employer assistance. In calculating a mean award amount, only those students for whom an award amount was available were included in the calculation. If a student indicated receipt of aid or receipt of aid by any specific type and source of aid, but did not indicate the amount awarded for that aid, the student was included in the proportions of students receiving that type or source of aid, but not in the calculation of the means for that type and source of aid. For college work-study types of financial aid, amounts actually earned through these programs, as indicated on the updated fall 1986 Financial Aid Record Form, were used in calculating means, rather than amounts awarded at the start of the school year.

S. ADJUSTED GROSS INCOME

Operational Definition: Adjusted gross income for tax year 1985 as reported to the institution's Financial Aid Office--obtained from applications for need-based Federal Financial Aid for the 1986-87 school year.

Primary Source: Financial Aid Record Form Items R30E and R30L for dependent students or R31D and R31J for independent students.

Treatment: For students designated as independent on the Financial Aid Record Form (Item R25), the student's (and spouse's) adjusted gross income was used; for dependent students the parents' adjusted gross income was used. Parents' adjusted gross income was not available for students who did not have need-based Federal financial aid, so analyses using these variables were limited to tables concerning need-based Federal aid. Different income categories were used for dependent and independent students' family income levels because of differences in their distributions.

T. FINANCIAL AID COMBINATIONS

Assigned Values:

Type of Aid
- Grants only
- Grants and loans only
- Loans only
- Grants, loans, and CWS
- Grants and CWS only
- CWS only
- Loans and CWS only

Source of Aid
- Federal only
- Federal and State only
- Federal and Institutional only
- Institutional only
- Federal, State, and Institutional only
- Other only
- State only
- All other aid

Operational Definition: A combination of types of financial aid (grants, loans, work-study) or sources of financial aid (Federal, State, institutional, other) as reported to the NPSAS.

Primary Source: Financial Aid Record Form Items R35 (all); and Student Questionnaire Items SQ65C3 and SQ65C4.

Secondary Source: Student Questionnaire Items SQ65A (all), SQ65B (all), SQ65C1, SQ65C2, SQ65C5.

Data Adjustments: See Data Adjustments under Financial Aid Award Amounts.

Treatment: The number of students receiving each combination of type of aid is an unduplicated number. That is, a student is counted only once in the category of combinations of types of aid which the student received. For example, a student receiving both grant aid and loan aid, would be counted in the category of grant and loans only and would not be counted in the separate categories of grant only or loan only. A similar unduplicated count was developed for various combinations of sources of aid.

Combinations of types of aid were determined from one data source only. If the Financial Aid Record Form indicated that a student only received a grant, the student was assigned to the grants only category, even if the Student Questionnaire indicated that the student also received a loan. The one exception to this general strategy was for employer assistance (other grant) and ROTC (Federal grant), for which the Student Questionnaire was the primary source. If the student had no financial aid record, then combinations based on student-reported financial aid data were determined. A similar strategy was followed for financial aid combinations by source of aid.

U. SOURCE OF SUPPORT

Assigned Values:
Financial aid only
Parents/relatives only
Student/spouse only
Parents/Relatives and Student/Spouse
Financial Aid and Parents/Relatives
Financial Aid and Student/Spouse
Financial Aid, Parents/Relatives, and Student/Spouse

Operational Definition: The origin of money used by students to pay for their postsecondary education expenses.

Financial Aid	Any financial aid awarded to, or received by, a student to help meet postsecondary education expenses, irrespective of source or type of aid.
Parents/relatives	Support provided the student by parents/guardians or relatives/friends to defray the costs of a postsecondary education, including monetary contributions, loans, and "in-kind" support.
Student/spouse	Support provided by the student, spouse, or both from their own earnings or assets to help pay the expenses of a postsecondary education. Does not include financial aid or nonfinancial aid loans taken out by students.

Primary Source:

Financial Aid	For a complete specification of this designation see variable - Aid Status.
Parents/relatives	Student Questionnaire Items SQ56, SQ58, SQ59, SQ60, SQ61.
Student/spouse	Student Questionnaire Items SQ54 and SQ55.

Treatment: The number of students assigned to each category of sources of support is an unduplicated number. That is, the student is counted only once in that category of sources of support that the student received. For example, a student receiving support from parents and financial aid would be counted in the parents and financial aid category only and would not be counted in the separate parents only or financial aid only categories. A student was considered as having support from parents if any nonzero value was reported for parental/guardian contributions or loans or contributions or loans from relatives/friends, or if the student indicated a monetary value for parental "in-kind" support.

A student was counted in the sources of support calculations if the student was a financial aid recipient as reported by the financial aid office or if the student reported a non-zero value for any one of the items on the student questionnaire indicating support from some source (financial aid, parents, self/spouse).

V. NET PRICE

Operational Definition: The residual obtained when average total financial aid award amount is subtracted from student-reported total average expenses or total financial aid award amount were subtracted from institution-determined expenses.

Primary Source: Total financial aid award amounts--see definition previously cited. Total student-reported expenses--see definition previously cited. Institution-determined expenses--see definition previously cited.

Treatment:

Net Price for all students: In computing the difference between average financial aid award amount and student-reported total average expenses for all students (both aided and nonaided), any student who had appropriate student-reported expense data (see treatment of student expenses) was included in the average expenses calculation in the average financial aid award calculation.

Net Price for aided students: In computing the difference between average financial aid award amount and student-reported total average expenses for aided student, only

	students who had both appropriate student-reported expense data (see treatment of student expenses) and any financial aid award amount were included in the calculations of both average expenses and average financial aid award amounts.
Net price for students with Pell and/or campus-based financial aid: student reported	In computing the difference between average financial aid award amount and student-reported total average expenses for students with Pell and/or campus-based aid, only students who had this type of aid and both appropriate student-reported cost data (see treatment of student expenses) and any financial aid award amount were included in the calculations of both average expenses and average total financial aid award amounts. For these students, all financial aid award amounts were included in the total, not just Pell and/or campus-based aid award amounts.
Net price for students with Pell and/or campus-based aid: institution determined	In computing the difference between total financial aid award amounts and institution-determined expenses for financial aid, only those students who had both appropriate financial aid office-reported, need-based budgets and any financial aid award amount were included.

APPENDIX C: ADVISORS TO NPSAS

1987 NATIONAL POSTSECONDARY STUDENT AID STUDY

National Advisory Panel Members

Brenda Albright
Deputy Executive Director for
Business and Finance
TENNESSEE HIGHER EDUCATION COMMISSION

Doug Conner
Executive Director
AMERICAN ASSOCIATION OF COLLEGIATE
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David Jones
Vice President for Resource
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Samuel Peng
Nancy Schantz
Peter Stowe
Nancy Jane Stubbs
Linda Zimbler

Office of Research
Sal Corrallo

Appendix D:

Survey Reports

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NATIONAL POSTSECONDARY STUDENT AID STUDY
RECORD ABSTRACT FORM

1. School Name: ______________________ / ______________________
Westat Student ID No.

2. Student's Name: ______________________________________
(Last) (First) (MI) (Maiden Name)

3. Student's Social Security No.: _______ - _______ - _______

4. **School Assigned Student ID No.:** ______________________

5. Student's Local Address: ______________________________________
Street (Apt)
____
City State Zip

6. Student's Local Telephone No.: (__________) ______________________
Area Code

7. Student's Permanent Address: ______________________________________
Street (Apt)
____
City State Zip

8. Student's Permanent Telephone: (__________) ______________________
Area Code

9. High School Degree or Equivalent:

Degree	Circle One	Year
Diploma	1	19___ IF BEFORE 1985, SKIP TO Q11.
GED	2	
Certificate	3	
Not specified	9	

10. Student's Last High School: ______________________________________
Name
____
Street (Apt)
____
City State Zip

11. Parents' Name & Address: (NOTE TO INTERVIEWER: If records clearly indicate "Parents'" check here |__
If designation is "Contact in case of emergency" or something similar check here |___|)

____
Name
____
Street Apt.
____
City State Zip
Tel. No: (_______) ______________________
Area Code

____
Name
____
Street Apt
____
City State Zip
Tel.No: (_______) ______________________
Area Code

12. Student's Sex:

	Circle One
Male	1
Female	2
Not specified	9

13. Student's Date of Birth: _____/_____/_____
Mo Day Yr

14. Race/Ethnicity:

	Circle One
American Indian or Alaska Native	1
Asian or Pacific Islander	2
Black (not of Hispanic origin)	3
Hispanic	4
White (not of Hispanic origin)	5
Not specified	9

15. Student's Citizenship:

	Circle One
U.S. citizen	1
Resident alien	2
Non-resident alien	3
Not specified	9

16. For tuition purposes, is this student classified as in or out of jurisdiction (state, county, district)?

	Circle One
In jurisdiction	1
Out of jurisdiction	2
Not specified	9

17. Local Residence:

	Circle One
School owned/controlled housing	1
In community (off campus, not with parents)	2
At home with parents	3
Not specified	9

FALL ENROLLMENT STATUS

18. What were the total tuition and required fees charged prior to any discounts or allowances (for the fall term or program-specific charges, whichever is appropriate)?

$ ________.00

19. At the beginning of the fall term was this student enrolled on a clock/contact or credit hour basis?

	Circle One	
Credit hours	1	(Skip to Q21)
Clock/Contact hours	2	
Both	3	

20. As of October 15, 1986, for the student enrolled on a clock hour basis:

	Program 1	Program 2 if applicable
A. What is(are) the name(s) of the program(s) the student is enrolled in?	____________	____________
B. What is(are) the length of the program(s) in clock hours?	____________	____________
C. How many hours are scheduled per week?	____________	____________
D. What was(were) the program(s) starting date(s)?	____________ month/year	____________ month/year
E. What is(are) the program(s) ending date(s)?	____________ month/year	____________ month/year
F. What is(are) the student's total cumulative number of clock hours for this(these) program(s)?	____________	____________

21. At the beginning of the fall term, for the student enrolled on a credit hour basis:

A. What is the student's current academic level?

UNDERGRADUATE

	Circle One
First year, first time enrolled at this school	1
Other	2

POST-BACCALAUREATE

First Professional	3

Chiropractic
Dentistry
Medicine
Optometry
Osteopathic Medicine
Pharmacy
Podiatry
Veterinary Medicine
Law
Theology

Master's Program	4
Doctoral Program (e.g., Ph.D., Ed.D.)	5
Unclassified	6

B. How many credit hours was this student enrolled in at the beginning of the fall term? ____________________

C. How many credit hours has this student earned at his/her current academic level (e.g., Undergraduate, Post-Baccalaureate)? ____________________

D. What is the student's cumulative grade point average at his/her current academic level? ____________________

E. What year did this student first matriculate at his/her current academic level (e.g., Undergraduate, Post-Baccalaureate) at this school? ____________________

F. What is the student's field of study or contemplated major?

Specify ____________________

Undeclared	1
Not specified	9

22. At the beginning of the fall term was this student enrolled on a full-time or part-time basis? (Use the school's definition for full-time and part-time.)

	Circle One
Full-time	1
Part-time	2
Not specified	9

23. Is this student a transfer student?

	Circle One
Yes	1
No	2
Not specified	9

FINANCIAL AID OFFICE QUESTIONS

(NOTE TO INTERVIEWER: If there is no financial aid record for 1986-87 for this student in the Financial Aid Office check here |___|, and stop data collection.)

24. Marital Status:

	Circle One
Married	1
Separated	2
Unmarried (Single, Divorced, Widowed)	3
Not specified	9

25. Dependency Status (for Federal aid purposes as of the fall term):

	Circle One
Dependent	1
Independent	2
Not specified	9

26. What is the student's Pell Student Aid Index? __________

Not specified 9

27. Did the student get a Pell grant?

Yes	1	
No	2	(Skip to Q29)

28. Pell Computation:

	1986 - 1987 Amount	Number of months covered by budget
A. Tuition and fees	$________.00	
B. Room and board	$________.00	
C. Miscellaneous expenses	$________.00	|__|__|

OR

D. Not available in financial aid record or financial aid office 9

29. Budget for awarding need-based assistance other than Pell Grants:

		1986 - 1987 Amount	
A.	Tuition and fees	$______	
B.	Room and board	$______	Number of months covered by budget
C.	All other expenses	$______	
	OR		|__|__|
D.	Estimated total costs	$______	
	OR		
E.	Not available in financial aid record or financial aid office 9		

CHECK Q25
If the student is
an independent student
skip to Q31

30. **DEPENDENT** Student Family Information

		Not Specified	
A.	Age of older parent (SAR-Q21)	|__|	______
B.	Total number in household in 1986-87 (SAR-Q22)	|__|	______
C.	Total number in household in college at least 1/2 time in 1986-87 (SAR-Q23 & Q24)	|__|	______
D.	Total number of exemptions claimed by parents (SAR-Q26)	|__|	______
E.	Parents' IRS adjusted gross income (SAR-Q27)	|__|	$______.00
F.	Parents' Federal income tax paid (SAR-Q28)	|__|	$______.00
G.	Parents' deduction for married couple when both work (SAR-Q29)	|__|	$______.00
H.	Payment to parents' IRA/KEOGH (SAR-Q30)	|__|	$______.00
I.	Parents' itemized deductions (SAR-Q31)	|__|	$______.00
J.	Income earned from work -- father (SAR-Q32)	|__|	$______.00
K.	Income earned from work -- mother (SAR-Q33)	|__|	$______.00

		Not Specified	
L.	Parents' total untaxed income and benefits (SAR-Q34 & Q35 & Q36)	☐	$________.00
M.	Parents' medical and dental expenses not paid by insurance (SAR-Q37)	☐	$________.00
N.	Elementary and secondary school tuition and fees for dependent children (SAR-Q38)	☐	$________.00
O.	Parents' expected **1986** total taxable and nontaxable income (SAR-Q39)	☐	$________.00
P.	Student's (and spouse's) adjusted gross income (SAR-Q40)	☐	$________.00
Q.	Student's (and spouse's) Federal income tax paid (SAR-Q41)	☐	$________.00
R.	Student's (and spouse's) untaxed income and benefits (SAR-Q42)	☐	$________.00
S.	Student's (and spouse's) savings and net assets (SAR-Q43)	☐	$________.00
T.	Parents' cash, savings, checking accounts (SAR-Q44)	☐	$________.00
U.	Parents' assets (current worth less amount owed)		
	Home equity (SAR-Q45 less Q46)	☐	$________.00
	Other real estate and investment (SAR-Q47 less Q48)	☐	$________.00
	Business/farm (SAR-Q49 less Q50)	☐	$________.00
V.	Student's expected **1986-87** Veteran educational benefits (SAR-Q55 x Q56) + (SAR-Q57 x Q58)	☐	$________.00
W.	Student's (and spouse's) other expected **1986-87** untaxed income and benefits (SAR-Q59)	☐	$________.00
X.	Student's (and spouse's) expected summer income (SAR-Q51 AND Q53)	☐	$________.00
Y.	Student's (and spouse's) expected school year income (SAR-Q52 & Q54)	☐	$________.00

SKIP TO Q32

31. **INDEPENDENT** Student's (and Spouse's) Family Information

		Not Specified	
A.	Total size of student's (and spouse's) household during 1986-87 (SAR-Q22)	☐	____________
B.	Of the total number in student's (and spouse's) household, how many will be in college at least 1/2 time during 1986-87 (SAR-Q23 & Q24)	☐	____________
C.	Total number of exemptions (SAR-Q26)	☐	____________
D.	Student's (and spouse's) IRS adjusted gross income (SAR-Q27)	☐	$____________.00
E.	Student's (and spouse's) Federal income tax paid (SAR-Q28)	☐	$____________.00
F.	Student's (and spouse's) deduction for married couple (SAR-Q29)	☐	$____________.00
G.	Student's (and spouse's) itemized deductions (SAR-Q31)	☐	$____________.00
H.	Earned income from work--student (SAR-Q32)	☐	$____________.00
I.	Earned income from work--spouse (SAR-Q33)	☐	$____________.00
J.	Student's (and spouse's) total untaxed income and benefits (SAR-Q34 & Q35 & Q36)	☐	$____________.00
K.	Student's (and spouse's) medical and dental expenses not paid by insurance (SAR-Q37)	☐	$____________.00
L.	Elementary and secondary school tuition for dependent children (SAR-Q38)	☐	$____________.00
M.	Student's (and spouse's) cash, savings, checking account (SAR-Q44)	☐	$____________.00
N.	Student's (and spouse's) assets (current worth less amount owed)		
	Home equity (SAR-Q45 less Q46)	☐	$____________.00
	Other real estate and investments (SAR-Q47 less Q48)	☐	$____________.00
	Business/farm (SAR-Q49 less Q50)	☐	$____________.00
O.	Student's expected 1986-87 Veterans educational benefits (SAR-Q55 x Q56) + (SAR-Q57 x Q58)	☐	$____________.00

		Not Specified	
P.	Student's (and spouse's) other expected 1986-87 untaxed income and benefits (SAR-Q59)	☐	$__________.00
Q.	Student's (and spouse's) expected summer income (SAR-Q51 & Q53)	☐	$__________.00
R.	Student's (and spouse's) expected school year income (SAR-Q52 & Q54)	☐	$__________.00

32. Expected family contribution

A. Parental contribution $__________.00

B. Student's (and spouse's) expected earnings $__________.00

C. Contributions from assets $__________.00

OR

D. Total expected family contribution (COMPLETE ONLY IF SEPARATE AMOUNTS ARE NOT AVAILABLE FOR ABOVE ITEMS) $__________.00

33. GSL family contribution schedule (IF APPLICABLE AND IF DIFFERENT FROM Q32) $__________.00

34. Institution's adjusted expected family contribution (IF CHANGES WERE MADE TO THE SYSTEM-CALCULATED FAMILY CONTRIBUTION) $__________.00

35. Financial Aid:

A. Federal Aid

		Not Specified	1986-87 Amount	Length of award in months
1.	Pell Grant:	☐	$__________.00	☐☐
2.	SEOG:	☐	$__________.00	☐☐
3.	NDSL:	☐	$__________.00	☐☐
4.	CWSP (amount awarded not amount earned to-date):	☐	$__________.00	☐☐

		Not Specified	1986-87 Amount	Length of award in months
5.	GSL/FISL loan to student (without deduction):	☐	$________.00	☐☐
6.	PLUS loan to parents (without deduction):	☐	$________.00	☐☐
7.	PLUS/ALAS loan to students (without deduction):	☐	$________.00	☐☐
8.	Health Profession Grant:	☐	$________.00	☐☐
9.	Health Profession Loan:	☐	$________.00	☐☐
	a. HEAL	☐	$________.00	☐☐
	b. HPSL	☐	$________.00	☐☐
	c. Other health professional loan	☐	$________.00	☐☐
10.	Nursing Grant:	☐	$________.00	☐☐
11.	Nursing Loan:	☐	$________.00	☐☐
12.	Veterans Administration:			
	a. Grant	☐	$________.00	☐☐
	b. Fellowship	☐	$________.00	☐☐
	c. Assistantship	☐	$________.00	☐☐
	d. Loan	☐	$________.00	☐☐
13.	Department of Defense:			
	a. Grant	☐	$________.00	☐☐
	b. Fellowship	☐	$________.00	☐☐
	c. Assistantship	☐	$________.00	☐☐
	d. ROTC stipend	☐	$________.00	☐☐
	e. Loan	☐	$________.00	☐☐
14.	National Science Foundation:			
	a. Grant	☐	$________.00	☐☐
	b. Fellowship	☐	$________.00	☐☐
	c. Assistantship	☐	$________.00	☐☐
	d. Loan	☐	$________.00	
15.	Department of Agriculture:			
	a. Grant	☐	$________.00	☐☐
	b. Fellowship	☐	$________.00	☐☐
	c. Assistantship	☐	$________.00	☐☐
	d. Loan	☐	$________.00	☐☐
16.	All other Federal aid:			
	a. Grant	☐	$________.00	☐☐
	b. Fellowship	☐	$________.00	☐☐
	c. Assistantship	☐	$________.00	☐☐
	d. Loan	☐	$________.00	☐☐

		Not Specified	1986-87 Amount	Length of award in months
B.	State Aid			
	1. Merit-based grant/scholarship/ fellowship:	☐	$________.00	☐☐
NY ONLY	**a. Regents College Scholarship**	☐	$ .00	☐☐
	b. Other	☐	$ .00	☐☐
	2. SSIG (Include both state and Federal components)	☐	$________.00	☐☐
	3. Other need-based grant aid	☐	$________.00	☐☐
NY ONLY	**a. TAP**	☐	$________.00	☐☐
	b. STAP	☐	$________.00	☐☐
	c. APTS	☐	$________.00	☐☐
	d. Opportunity Grants (HEOP, EOP, SEEK, CD)	☐	$________.00	☐☐
	e. Other	☐	$________.00	☐☐
	4. State entitlement:	☐	$________.00	☐☐
	5. Work study awarded (not CWSP):	☐	$________.00	☐☐
	6. Need-based loan (not including GSL/FISL):	☐	$________.00	☐☐
	7. Other state aid:			
	a. Grant	☐	$________.00	☐☐
	b. Loan	☐	$________.00	☐☐
C.	Institutional Aid			
	1. Non-need based, non-Federal scholarship:	☐	$________.00	☐☐
	2. Need-based grant:	☐	$________.00	☐☐
	3. Institutionally sponsored college work study awarded (estimated academic year earnings):	☐	$________.00	☐☐
	4. Tuition waivers or discounts	☐	$________.00	☐☐
	5. Fellowship awards:	☐	$________.00	☐☐
	6. Assistantship awards:	☐	$________.00	☐☐
	7. Need-based long-term loan (deferred until after student leaves school, non-GSL/FISL):	☐	$________.00	☐☐
	8. Other long-term loan (non-GSL/FISL):	☐	$________.00	☐☐
	9. Employee benefit waivers or discounts:	☐	$________.00	☐☐
	10. Employee benefit dependent waivers or discounts:	☐	$________.00	☐☐
	11. Other institutional:			
	a. Grant	☐	$________.00	☐☐
	b. Loan	☐	$________.00	☐☐

D. All Other Aid (Outside/private grants/scholarships):

	Not Specified	1986-87 Amount	Length of award in months
1. Corporations	☐	$________.00	☐☐
2. Employer provided tuition benefits	☐	$________.00	☐☐
3. Unions	☐	$________.00	☐☐
4. Foundations	☐	$________.00	☐☐
5. Fraternal organizations	☐	$________.00	☐☐
6. Community organizations	☐	$________.00	☐☐
7. Other, specify ______________	☐	$________.00	☐☐
8. Source unknown	☐	$________.00	☐☐

36. Other Financial Contributions

	Not Specified	1986-87 Amount
1. Outside/private loans:	☐	$________.00
2. Off-campus earnings:	☐	$________.00
3. Other on-campus earnings (not CWSP):	☐	$________.00

OMB No. 1850-0585
Expiration Date: 12/87

NATIONAL POSTSECONDARY STUDENT AID STUDY
STUDENT FINANCIAL RECORDS UPDATE FORM

INSTITUTION NAME: ____________________

STUDENT NAME: ____________________

STUDENT I.D.: ____________________

NPSAS
INSTITUTION I.D. ____________________

NPSAS STUDENT I.D. ____________________

1. STUDENT'S VETERAN STATUS

VETERAN ☐ —> DATE OF INITIAL ENLISTMENT ☐☐ MONTH 19☐☐ YEAR (6)
NON-VETERAN ☐
DON'T KNOW ☐

	RECORD ABSTRACT INFORMATION	NO CHANGE IN RECORD ABSTRACT INFORMATION	UPDATED FINANCIAL RECORDS INFORMATION	
2. STUDENT'S MARITAL STATUS		☐		(7)
3. STUDENT'S DEPENDENCY STATUS		☐		(8)
4. STUDENT'S PELL STUDENT AID INDEX		☐	☐☐☐☐☐☐	(9)
5. DEPENDENT [INDEPENDENT] Student Family Information				
A. Total number in household in 1986-87 (SAR-Q22)		☐	☐☐	(10)
B. Total number in household in college at least 1/2 time in 1986-87 (SAR-Q23 & Q24)		☐	☐☐	(11)
C. Parents' [Student's (spouse's)] IRS adjusted gross income (SAR-Q27)		☐	☐☐☐☐☐☐.00	(12)
D. Parents' [Student's (spouse's)] Federal income tax paid (SAR-Q28)		☐	☐☐☐☐☐☐.00	(13)
E. Parents' [Student's (spouse's)] total untaxed income and benefits (SAR-Q34 & Q35 & Q36)		☐	☐☐☐☐☐☐.00	(14)
F. Parents' [Student's (spouse's)] assets (current worth less amount owed)				
Home equity (SAR-Q45 less Q46)		☐	☐☐☐☐☐☐.00	(15)
Other real estate and investment (SAR-Q47 less Q48)		☐	☐☐☐☐☐☐.00	(16)
Business/farm (SAR-Q49 less Q50)		☐	☐☐☐☐☐☐.00	(17)

6. **FINANCIAL AID**

A. Federal Aid

<table>
<tr><th></th><th colspan="2">RECORD ABSTRACT INFORMATION</th><th>NO CHANGE IN RECORD ABSTRACT INFORMATION</th><th colspan="2">UPDATED FINANCIAL RECORDS INFORMATION</th><th></th></tr>
<tr><th></th><th>1986-87 Initial Award Amount</th><th>Length of award in months</th><th>↓</th><th>1986-87 Final Award Amount</th><th>Length of award in months</th><th></th></tr>
<tr><td>1. Pell Grant:</td><td>__________</td><td>__________</td><td>|_|</td><td>|_|_|_|_|_|.|0|0|</td><td>|_|_|</td><td>(18)</td></tr>
<tr><td>2. SEOG:</td><td>__________</td><td>__________</td><td>|_|</td><td>|_|_|_|_|_|.|0|0|</td><td>|_|_|</td><td>(19)</td></tr>
<tr><td>3. NDSL:</td><td>__________</td><td>__________</td><td>|_|</td><td>|_|_|_|_|_|.|0|0|</td><td>|_|_|</td><td>(20)</td></tr>
<tr><td>4. CWSP:</td><td></td><td></td><td></td><td></td><td></td><td></td></tr>
<tr><td>a. Amount Awarded</td><td>__________</td><td>__________</td><td>|_|</td><td></td><td></td><td>(21)</td></tr>
<tr><td>b. Amount Earned in 1986/87 School Year</td><td></td><td></td><td></td><td>|_|_|_|_|_|.|0|0|</td><td></td><td>(22)</td></tr>
<tr><td>5. GSL/FISL loan to student (without deduction):</td><td>__________</td><td>__________</td><td>|_|</td><td>|_|_|_|_|_|.|0|0|</td><td>|_|_|</td><td>(23)</td></tr>
<tr><td>6. PLUS loan to parents (without deduction):</td><td>__________</td><td>__________</td><td>|_|</td><td>|_|_|_|_|_|.|0|0|</td><td>|_|_|</td><td>(24)</td></tr>
<tr><td>7. PLUS/ALAS loan to students (without deduction):</td><td>__________</td><td>__________</td><td>|_|</td><td>|_|_|_|_|_|.|0|0|</td><td>|_|_|</td><td>(25)</td></tr>
<tr><td>8. Health Profession Grant:</td><td>__________</td><td>__________</td><td>|_|</td><td>|_|_|_|_|_|.|0|0|</td><td>|_|_|</td><td>(26)</td></tr>
<tr><td>9. Health Profession Loan:</td><td></td><td></td><td></td><td></td><td></td><td></td></tr>
<tr><td>a. HEAL</td><td>__________</td><td>__________</td><td>|_|</td><td>|_|_|_|_|_|.|0|0|</td><td>|_|_|</td><td>(27)</td></tr>
<tr><td>b. HPSL</td><td>__________</td><td>__________</td><td>|_|</td><td>|_|_|_|_|_|.|0|0|</td><td>|_|_|</td><td>(28)</td></tr>
<tr><td>c. Other health profession loan</td><td>__________</td><td>__________</td><td>|_|</td><td>|_|_|_|_|_|.|0|0|</td><td>|_|_|</td><td>(29)</td></tr>
<tr><td>10. Nursing Grant:</td><td>__________</td><td>__________</td><td>|_|</td><td>|_|_|_|_|_|.|0|0|</td><td>|_|_|</td><td>(30)</td></tr>
<tr><td>11. Nursing Loan:</td><td>__________</td><td>__________</td><td>|_|</td><td>|_|_|_|_|_|.|0|0|</td><td>|_|_|</td><td>(31)</td></tr>
</table>

		RECORD ABSTRACT INFORMATION		NO CHANGE IN RECORD ABSTRACT INFORMATION	UPDATED FINANCIAL RECORDS INFORMATION		
		1986-87 Initial Award Amount	Length of award in months	↓	1986-87 Final Award Amount	Length of award in months	
12.	Veterans Administration:						
	a. Grant	________	________	|_|	|_|_|_|_|_|.|0|0|	|_|_|	(32)
	b. Fellowship	________	________	|_|	|_|_|_|_|_|.|0|0|	|_|_|	(33)
	c. Assistantship	________	________	|_|	|_|_|_|_|_|.|0|0|	|_|_|	(34)
	d. Loan	________	________	|_|	|_|_|_|_|_|.|0|0|	|_|_|	(35)
13.	Department of Defense:						
	a. Grant	________	________	|_|	|_|_|_|_|_|.|0|0|	|_|_|	(36)
	b. Fellowship	________	________	|_|	|_|_|_|_|_|.|0|0|	|_|_|	(37)
	c. Assistantship	________	________	|_|	|_|_|_|_|_|.|0|0|	|_|_|	(38)
	d. ROTC stipend	________	________	|_|	|_|_|_|_|_|.|0|0|	|_|_|	(39)
	e. Loan	________	________	|_|	|_|_|_|_|_|.|0|0|	|_|_|	(40)
14.	National Science Foundation:						
	a. Grant	________	________	|_|	|_|_|_|_|_|.|0|0|	|_|_|	(41)
	b. Fellowship	________	________	|_|	|_|_|_|_|_|.|0|0|	|_|_|	(42)
	c. Assistantship	________	________	|_|	|_|_|_|_|_|.|0|0|	|_|_|	(43)
	d. Loan	________	________	|_|	|_|_|_|_|_|.|0|0|	|_|_|	(44)
15.	Department of Agriculture:						
	a. Grant	________	________	|_|	|_|_|_|_|_|.|0|0|	|_|_|	(45)
	b. Fellowship	________	________	|_|	|_|_|_|_|_|.|0|0|	|_|_|	(46)
	c. Assistantship	________	________	|_|	|_|_|_|_|_|.|0|0|	|_|_|	(47)
	d. Loan	________	________	|_|	|_|_|_|_|_|.|0|0|	|_|_|	(48)

		RECORD ABSTRACT INFORMATION		NO CHANGE IN RECORD ABSTRACT INFORMATION	UPDATED FINANCIAL RECORDS INFORMATION		
		1986-87 Initial Award Amount	Length of award in months	↓	1986-87 Final Award Amount	Length of award in months	
	16. All other Federal aid:						
	a. Grant	________	________	|_|	|_|_|_|_|_|.|0|0|	|_|_|	(49)
	b. Fellowship	________	________	|_|	|_|_|_|_|_|.|0|0|	|_|_|	(50)
	c. Assistantship	________	________	|_|	|_|_|_|_|_|.|0|0|	|_|_|	(51)
	d. Loan	________	________	|_|	|_|_|_|_|_|.|0|0|	|_|_|	(52)
	B. State Aid						
	1. Merit-based grant/scholarship/fellowship:	________	________	|_|	|_|_|_|_|_|.|0|0|	|_|_|	(53)
NY ONLY	**a. Regents College Scholarship**	________	________	|_|	|_|_|_|_|_|.|0|0|	|_|_|	(54)
	b. Other	________	________	|_|	|_|_|_|_|_|.|0|0|	|_|_|	(5
	2. SSIG (Include both State and Federal components):	________	________	|_|	|_|_|_|_|_|.|0|0|	|_|_|	(56)
	3. Other need-based grant aid:	________	________	|_|	|_|_|_|_|_|.|0|0|	|_|_|	(57)
NY ONLY	**a. TAP**	________	________	|_|	|_|_|_|_|_|.|0|0|	|_|_|	(58)
	b. STAP	________	________	|_|	|_|_|_|_|_|.|0|0|	|_|_|	(59)
	c. APTS	________	________	|_|	|_|_|_|_|_|.|0|0|	|_|_|	(60)
	d. Opportunity Grants (HEOP, EOP, SEEK, CD)	________	________	|_|	|_|_|_|_|_|.|0|0|	|_|_|	(61)
	e. Other	________	________	|_|	|_|_|_|_|_|.|0|0|	|_|_|	(62)
	4. State entitlement:	________	________	|_|	|_|_|_|_|_|.|0|0|	|_|_|	(6
	5. Work study awarded (not CWSP):	________	________	|_|	|_|_|_|_|_|.|0|0|	|_|_|	(64)

	RECORD ABSTRACT INFORMATION		NO CHANGE IN RECORD ABSTRACT INFORMATION	UPDATED FINANCIAL RECORDS INFORMATION		
	1986-87 Initial Award Amount	Length of award in months	↓	1986-87 Final Award Amount	Length of award in months	
6. Need-based loan (not including GSL/FISL):	____	____	|_|	|_|_|_|_|_|.|0|0|	|_|_|	(65)
7. Other state aid:						
a. Grant	____	____	|_|	|_|_|_|_|_|.|0|0|	|_|_|	(66)
b. Loan	____	____	|_|	|_|_|_|_|_|.|0|0|	|_|_|	(67)
C. Institutional Aid						
1. Non-need based, non-Federal scholarship:	____	____	|_|	|_|_|_|_|_|.|0|0|	|_|_|	(68)
2. Need-based grant:	____	____	|_|	|_|_|_|_|_|.|0|0|	|_|_|	(69)
3. Institutionally sponsored college work study awarded (estimated academic year earnings):	____	____	|_|	|_|_|_|_|_|.|0|0|	|_|_|	(70)
4. Tuition waivers or discounts:	____	____	|_|	|_|_|_|_|_|.|0|0|	|_|_|	(71)
5. Fellowship awards:	____	____	|_|	|_|_|_|_|_|.|0|0|	|_|_|	(72)
6. Assistantship awards:	____	____	|_|	|_|_|_|_|_|.|0|0|	|_|_|	(73)
7. Need-based long-term loan (deferred until after student leaves school, non-GSL/FISL):	____	____	|_|	|_|_|_|_|_|.|0|0|	|_|_|	(74)
8. Other long-term loan (non-GSL/FISL):	____	____	|_|	|_|_|_|_|_|.|0|0|	|_|_|	(75)
9. Employee benefit waivers or discounts:	____	____	|_|	|_|_|_|_|_|.|0|0|	|_|_|	(76)

	RECORD ABSTRACT INFORMATION		NO CHANGE IN RECORD ABSTRACT INFORMATION	UPDATED FINANCIAL RECORDS INFORMATION		
	1986-87 Initial Award Amount	Length of award in months		1986-87 Final Award Amount	Length of award in months	
10. Employee benefit dependent waivers or discounts:	____________	____________	|_|	|_|_|_|_|_|.|0|0|	|_|_|	(77)
11. Other institutional:						
a. Grant	____________	____________	|_|	|_|_|_|_|_|.|0|0|	|_|_|	(78)
b. Loan	____________	____________	|_|	|_|_|_|_|_|.|0|0|	|_|_|	(79)
D. All Other Aid (Outside/private grants/scholarships):						
1. Corporations	____________	____________	|_|	|_|_|_|_|_|.|0|0|	|_|_|	(80)
2. Employer-provided tuition benefits	____________	____________	|_|	|_|_|_|_|_|.|0|0|	|_|_|	(81)
3. Unions	____________	____________	|_|	|_|_|_|_|_|.|0|0|	|_|_|	(82)
4. Foundations	____________	____________	|_|	|_|_|_|_|_|.|0|0|	|_|_|	(83)
5. Fraternal organizations	____________	____________	|_|	|_|_|_|_|_|.|0|0|	|_|_|	(84)
6. Community organizations	____________	____________	|_|	|_|_|_|_|_|.|0|0|	|_|_|	(85)
7. Other, specify ____________	____________	____________	|_|	|_|_|_|_|_|.|0|0|	|_|_|	(86)
8. Source unknown	____________	____________	|_|	|_|_|_|_|_|.|0|0|	|_|_|	(87)
7. OTHER FINANCIAL CONTRIBUTIONS						
A. Outside/private loans:	____________		|_|	|_|_|_|_|_|.|0|0|		(88)
B. Off-campus earnings:	____________		|_|	|_|_|_|_|_|.|0|0|		(89)
C. Other on-campus earnings (not CWSP):	____________		|_|	|_|_|_|_|_|.|0|0|		(90)

PERSON WHO COMPLETED FORM

____________________________________ Name

(   ) ____________________________ Telephone No.

____________________________________ Title

OMB No. 1850-0585
Expiration Date: 12/87

U.S. Department of Education
Office of Educational Research and Improvement

Center for Education Statistics

National Postsecondary Student Aid Study

Student Questionnaire

All information on this form will be kept strictly confidential and will not be disclosed or released to your school or any other group or individual.

Conducted with the assistance of WESTAT, Inc. 1650 Research Blvd. Rockville, MD 20850
Call toll-free (800) 345-0723. In Maryland, call (301) 963-5456.

UNITED STATES DEPARTMENT OF EDUCATION

OFFICE OF THE ASSISTANT SECRETARY
FOR EDUCATIONAL RESEARCH AND IMPROVEMENT

CENTER FOR EDUCATION STATISTICS

March 1987

Dear Student:

As a student who is currently enrolled in or has recently attended a postsecondary vocational school, college, or university, you are aware of the costs involved in going to school and the need to meet these costs. The U.S. Department of Education is concerned about these costs and how students, like yourself, and their families finance their education after high school. We realize that a great many students rely on some type of financial aid, but there is little information to answer such questions as: how much does it actually cost a student to attend a postsecondary school; how much must students borrow to stay in school; and how great is the need for additional financial assistance. To answer these and other questions, the U.S. Department of Education is conducting the National Postsecondary Student Aid Study.

You have been selected as a participant in this very important national study through a scientifically designed sample selection process. Your participation as well as the participation of all other selected students (and former students) is absolutely essential to the success of the study. Your input will help us provide better advice to Congress on the problems and needs of students and families who are trying to pay for postsecondary education. The results of this study will have a significant impact on future Federal policy regarding student financial aid, so be sure the information you provide is complete and accurate.

We want to assure you that under Federal law all information provided on the enclosed questionnaire will be kept strictly confidential and can not be disclosed or released to your school or any other group or individual. Nor will your responses in any way affect your participation in, or eligibility for, financial aid.

Please return your completed questionnaire in the enclosed pre-addressed postage-paid envelope as quickly as possible. If you need any assistance in completing the questionnaire, or if you have any questions about the study, please call our toll-free number (800) 345-0723. In Maryland, call (301) 963-5456.

We have enclosed a brief pamphlet about the study and a brochure that describes U.S. Department of Education Student Aid Programs. We hope you find these interesting and useful. We have also enclosed a pocket calculator to assist you in answering some of the questions and to thank you in advance for your cooperation and participation.

Sincerely,

EJ Elliott

Emerson J. Elliott
Director

WASHINGTON, D.C. 20208

GENERAL INSTRUCTIONS

1. There are three types of questions asked in this questionnaire. Please follow the instructions given below for each type.

   a. The first type of question requires that you write an answer in the space provided.

   Example: What was your major field of study for your degree?

   Major field of study Sociology

   Please estimate your total cost for books and supplies.

   $ 200 .00

   b. The second type of question lists the possible answers and asks you to circle only one answer code.

   Example: Did you go to a movie last week?

   (CIRCLE ONE)

   Yes .... [✓ 1]
   No 2

   c. The third type of question lists the possible answers and asks you to circle all answer codes that apply.

   Example: Last week, did you do any of the following?

   (CIRCLE ALL THAT APPLY)

   See a play 1
   Go to a movie .... [✓ 1]
   Attend a sporting event .... [✓ 1]

PLEASE NOTE

2. The number of questions to be answered varies depending on your circumstances.

3. Please answer all questions in the order they appear on the questionnaire unless instructed otherwise. For some questions, the answer you provide will determine if you should answer the next question or skip to another question. The instructions to skip to another question are given in parentheses next to the answer. If an answer you provide has no skip instruction next to it, continue with the next question.

   Example: Were you enrolled in a college or university during the period of January-February 1986?

   (CIRCLE ONE)

   Yes: Full-time .... [✓ 1]
   Yes: Part-time 2
   No: .... 3 —> (Please skip to Q10)

   In the above example, if you circled code 1 or 2 (Yes: Full-time or Yes: Part-time), you would go on to the next question. If you circled code 3 (No), you would skip to Question 10.

4. For each question pay special attention to the time period for which we are requesting information.

PLEASE READ EACH QUESTION CAREFULLY, ENTER TODAY'S DATE, AND START WITH QUESTION 1.

Today's date is |____|____| Month |____|____| Day 1987

YOUR ACTIVITIES LAST FALL

This section asks questions about your activities **last fall, September through December 1986**.

1. Last fall when you were taking courses were you also:

		(CIRCLE ALL THAT APPLY)
a.	Working for pay	1
b.	Serving in an apprenticeship program or government training program	1
c.	Serving on active duty in the Armed Forces	1
d.	Keeping house (without another job)	1
e.	Holding a job, but on temporary layoff from work or waiting to report to work	1
f.	Looking for work	1
g.	Other (Specify ______________________________)....	1

2. For the courses you were taking last fall, please answer the following questions.

a. How many courses were you taking?

____
Number of Courses

b. How many credit hours?
(If none, enter 0)

____
Number of Credit Hours

c. If you do not know the number of credit hours, or if you did not receive credit for your fall courses, how many hours of instruction were you scheduled to attend each week?

____
Number of Hours per Week

3. What was your level in school last fall?

	(CIRCLE ONE)
Freshman or first year	1
Sophomore or second year	2
Junior or third year	3
Senior or fourth year	4
Fifth year or more, undergraduate	5
First year graduate or professional (after a bachelor's degree)	6
Continuing graduate or professional	7

4. Toward which degree or other certificate/award were your fall courses leading?

	(CIRCLE ONE)
Certificate/Award	01
Diploma (not high school)	02
Associate's degree	03
Bachelor's degree	04
Postbaccalaureate certificate	05
Master's degree	06
Doctoral degree	07
First-professional degree	08
Undecided	09
Courses were not leading toward a degree, certificate or other formal award	10
Other (Specify ____________________)	11

5. When do you expect to obtain this degree or other certificate/award?

|____|____| 19 |____|____|

Month Year

QUESTIONS 6 THROUGH 11 REFER TO THE SCHOOL YOU WERE ATTENDING LAST FALL

6. Did you pay your tuition and fees by term or did you pay for your entire course of study at one time?

(CIRCLE ONE)

By term	1
By course of study	2

7. How much did you pay to the school you were attending?

For tuition $__________.00

For fees $__________.00

8. How long, **in months**, was the scheduled course of study from the beginning of your studies to your anticipated degree or certificate completion?

____
Number of Months

9. In the fall, how much did you spend for books and supplies?

$__________.00

10. Where did you reside while enrolled in school last fall?

(CIRCLE ONE)

With parents, guardians, or other relative	1
In my own residence, not with parents	2
In school-owned or -controlled housing	3

11. How much did you pay **per term** to the school for your living expenses? (If none, enter $0.)

a. For school-owned or -controlled housing $__________.00

b. For school-provided meals $__________.00

12. During the fall, what were your average **monthly** living expenses **other than** what you paid to the school or spent on books and supplies? Please indicate in column A your average monthly expenses (in dollars) for each item. In column B, please indicate how much of the amount in column A is directly related to your attendance in school. (If none, enter $0.) All of your monthly expenses should be accounted for in the categories below.

		A **Average monthly expenses**	**B** **Average monthly expenses directly related to your education**
a.	Rent or mortgage, utilities	$________.00	$________.00
b.	Food (including meals at restaurants)	$________.00	$________.00
c.	Commuting to school	$________.00	$________.00
d.	Other transportation costs (auto loan payments, auto service, etc.)	$________.00	$________.00
e.	Personal expenses (clothing, recreation, vacation trips, cleaning, etc.)	$________.00	$________.00
f.	Child care (day care, baby sitting, etc.)	$________.00	$________.00
g.	Education loans	$________.00	$________.00
h.	All other monthly payments (other loans, phone, child support, insurance, medical, dental, etc.)	$________.00	$________.00

13. Why did you decide to enter the school you were attending in the fall?

(CIRCLE ONE NUMBER FOR EACH ITEM)

	Very important	Somewhat important	Not important
a. The school had a good reputation	1	2	3
b. I obtained the financial aid I needed at the school	1	2	3
c. The school offered the course of study I wanted	1	2	3
d. My parents/guardians wanted me to attend the school	1	2	3
e. I had a better chance to get a job at the school	1	2	3
f. My tuition and other direct school expenses were less at the school than at other schools	1	2	3
g. My other living costs at the school were less than at other schools	1	2	3
h. My friends attended the school	1	2	3
i. The school was close to my home	1	2	3
j. I could work while attending the school	1	2	3
k. I could live at home	1	2	3
l. The school was far away from my home	1	2	3
m. The school had a good reputation for placing its graduates	1	2	3

14. Were you a first-time student (first-time freshman or a first-time graduate/professional student) at this institution in the fall of 1986?

Yes	1	
No	2	—> (Please skip to Q17)

15. When you applied to the school you were attending last fall, to how many other schools did you apply?

____
Number of Schools

16. In the table below, for each of the schools to which you applied, please indicate your acceptance and financial aid status. Include the school you were attending last fall if it was among your first, second, or third choices.

Schools applied to (please write in complete name):

	1st choice	**2nd choice**	**3rd choice**
School Name	____________________ ____________________	____________________ ____________________	____________________ ____________________
City	____________________	____________________	____________________
State	____________________	____________________	____________________
Were you accepted?	Yes .... 1 No 2	Yes .... 1 No 2	Yes .... 1 No 2
Did you apply for financial aid?	Yes .... 1 No 2	Yes .... 1 No 2	Yes .... 1 No 2
Were you offered financial aid?	Yes .... 1 No 2	Yes .... 1 No 2	Yes .... 1 No 2
How much total aid (grants, loans, work-study, etc.) were you offered?	$______________.00	$______________.00	$______________.00

17. If you were working at a full-time or part time job, including a teaching or research assistantship during the fall of 1986, answer the following questions. If not, check here |____| and skip to Question 25.

18. In the fall, were you a teaching or research assistant in a college or university?

Yes 1
No .... 2 —> (Please skip to Q21)

19. As a teaching or research assistant, how much did you earn before withholdings?

(CIRCLE ONE)

$______________.00 { per month 1
per term 2

20. Did you have any jobs in addition to your teaching or research assistantship?

Yes 1
No 2

Please skip to Question 25.

21. For the job you had last fall: When did **you start working** at this job? (If you had more than one job, please answer this question and Questions 22 through 24 for the job in which you earned most of your income.)

|___|___| Month 19 |___|___| Year

22. How many hours per week did you work at this job last fall?

____
Number of Hours per Week

23. What were your earnings before withholdings at this job last fall?

$__________.___ per

		(CIRCLE ONE)
per	hour	1
	week	2
	month	3
	term	4

24. Was your employer:

	(CIRCLE ONE)
Your college or university	1
Another postsecondary school	2
Other (Specify ________________________) (Retail store, manufacturing plant, Federal or State government, R&D firm, restaurant, etc.)	3

25. Did you work at any time from **June through August 1986**?

Yes 1
No 2

26. If you did work from **June through August, 1986**, what were your total earnings before withholdings? (If none, enter $0.)

$__________.00

27. Since last fall have you completed your degree/course of study or satisfied your current education needs?

Yes 1
No 2

CURRENT ACTIVITIES

28. Are you currently enrolled in school to continue your studies or to pursue another degree or course of study?

	(CIRCLE ONE)	
Yes, enrolled to continue studies	1	
Yes, enrolled to pursue another degree or course of study	2	
No, not enrolled	3	—> (Please skip to Q43)

29. Are you currently enrolled in the same school as you were attending last fall?

Yes	1	—> (Please skip to Q38)
No	2	

30. What is the name and location of the school you are currently attending?

School Name ______________________________

Address ______________________________

City, State, Zip ______________________________

31. In your current school, do you pay your tuition and fees by term or do you pay for your entire course of study at one time?

	(CIRCLE ONE)
By term	1
By course of study	2

32. How long, in months, is your current scheduled course of study from the beginning of your studies to your anticipated degree or certificate completion?

____
Number of Months

33. How many courses are you taking?

____
Number of Courses

34. How many credit hours are you taking? (If none, enter 0.)

____
Number of Credit Hours

35. If you do not know the number of credit hours, or if you do not receive credit for your current courses, how many hours of instruction are you scheduled to attend each week?

____
Number of Hours per Week

36. What is your current level in school?

	(CIRCLE ONE)
Freshman or first year	1
Sophomore or second year	2
Junior or third year	3
Senior or fourth year	4
Fifth year or more, undergraduate	5
First year graduate or professional (after a bachelor's degree)	6
Continuing graduate or professional	7

37. What is the name of your program, field of study, or contemplated major?

____

38. Question 38a refers to the money you paid to attend school during the current term. If you paid for the entire course of study at one time and reported this in Question 7, please check here |____| and skip to Question 39.

38a. How much did you pay this term for:

a. Tuition $____________.00
b. Fees $____________.00

39. How much did you spend for books and supplies for the current term?

$____________.00

40. Where are you currently residing?

(CIRCLE ONE)

With parents, guardians, or other relative 1
In my own residence, not with parents 2
In school-owned or -controlled housing 3

41. How much did you pay this **term** to the school for your living expenses? (If none, enter $0.)

a. For school-owned or -controlled housing $______________.00
b. For school-provided meals $______________.00

42. What are your current average **monthly** living expenses **other** than what you paid to the school or spent on books and supplies? Please indicate in column A your average monthly expenses (in dollars) for each item. In column B, please indicate how much of the amount in column A is directly related to your attendance in school. (If none, enter $0.) All of your monthly expenses should be accounted for in the categories below.

		A	B
		Average monthly expenses	**Average monthly expenses directly related to your education**
a.	Rent or mortgage, utilities	$____________.00	$____________.00
b.	Food (including meals at restaurants)	$____________.00	$____________.00
c.	Commuting to school	$____________.00	$____________.00
d.	Other transportation costs (auto loan payments, auto service, etc.)	$____________.00	$____________.00
e.	Personal expenses (clothing, recreation, vacation trips, cleaning, etc.)	$____________.00	$____________.00
f.	Child care (day care, baby sitting, etc.)	$____________.00	$____________.00
g.	Education loans	$____________.00	$____________.00
h.	All other monthly payments (other loans, phone, child support, insurance, medical, dental, etc.)	$____________.00	$____________.00

Please skip to Question 45.

43. If you are not currently enrolled in school, what was the name of your program, field of study, or contemplated major when you were enrolled in school in the fall?

____

44. Do you plan to return to school as soon as possible?

Yes	1
No	2

45. What is the **highest** level of education you expect to complete?

(CIRCLE ONE)

A. Vocational, trade or business school after high school

Less than 1 year	1
1 but less than 2 years	2
2 years or more	3

B. College or university

Less than 2 years of college	4
2 or more years of college (including 2-year degree)	5
Complete college (4- or 5-year degree)	6
Master's degree or equivalent	7
Ph.D., M.D., or other advanced professional degree	8

46. Are you currently working for pay at a full-time or part-time job, including a teaching or research assistantship?

Yes	1	
No	2	—> (Please skip to Q53)

47. Is your current job the same one you had last fall?

Yes	1	—> (Please skip to Q53)
No	2	

48. When did the job you had last fall end? (Leave blank if you are still working at the same job.)

|___|___| 19 |___|___|

Month Year

49. Are you a teaching or research assistant in a college or university?

Yes 1
No .... 2 —> (Please skip to Q52)

50. As a teaching or research assistant, how much do you earn before withholdings?

(CIRCLE ONE)

$___________.00 { per month 1
per term 2

51. Do you have any jobs in addition to your teaching or research assistantship?

Yes 1
No 2

Please skip to Question 53.

52. PLEASE ANSWER QUESTIONS 52a THROUGH 52d FOR YOUR CURRENT JOB. (IF YOU HAVE MORE THAN ONE JOB, PLEASE ANSWER FOR THE JOB IN WHICH YOU EARN MOST OF YOUR INCOME.)

a. Is your employer:

(CIRCLE ONE)

Your college or university 1
Another postsecondary school 2
Other (Specify _______________________________).... 3
(Retail store, manufacturing plant, Federal or State government, R&D firm, restaurant, etc.)

b. How long have you worked at this job?

____
Number of Weeks

c. How many hours per week do you usually work?

____
Number of Hours per Week

d. What are your current earnings before withholdings?

(CIRCLE ONE)

$__________.____ per { hour 1
week 2
month 3
term 4

53. What were your total earnings **before withholdings from September 1986 through February 1987**? Include all employment including teaching and research assistantships but exclude any grants and loans. (If none, enter $0.)

$___________.00

MEETING YOUR EDUCATION EXPENSES

To meet your total education expenses you probably use money or aid from a variety of sources: your own savings or earnings; contributions or loans from parents or relatives; scholarships; education grants or loans; personal bank loans; etc. The following questions ask about these sources and cover the **entire 1986-87 school year (September 1986 - May 1987)**.

54. How much of your earnings and personal savings was used or will be used to pay for your 1986-87 school year expenses? DO NOT include money from grants, scholarships, loans, or funds from your parents/guardians, or other relatives. (If none, enter $0.)

$__________.00

55. How much did or will your spouse contribute from his or her earnings toward your 1986-87 school year expenses? (If none, enter $0.)

$__________.00

56. How much money did or will your parents/guardians contribute to your 1986-87 school year expenses? (If none, enter $0.)

$__________.00

57. In addition to the financial support entered in Question 56, did your parents/guardians:

	(CIRCLE ONE NUMBER FOR EACH ITEM) Yes	No
a. Help pay for your automobile (auto loan, auto repairs, insurance, etc.)	1	2
b. Provide your food	1	2
c. Provide your housing	1	2
d. Provide you with the use of charge card(s)	1	2
e. Provide you with clothing or other support	1	2

58. How much money do you think this support cost your parents/guardians? (If none, enter $0.)

$__________.00

59. How much money in loans did you receive from your parents/guardians? (If none, enter $0.)

$__________.00

60. Approximately how much money did other relatives or friends (including spouse's parents) contribute toward your 1986-87 school year expenses? (**Do not** include contributions from spouse or your parents/guardians.) (If none, enter $0.)

$__________.00

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61. How much money did or will you receive in **loans** from other relatives or friends (including your spouse's parents) to help pay for your 1986-87 school year expenses? (If none, enter $0.)

$__________.00

62. For the 1986-87 school year, did you apply for financial aid (grants, scholarships, loans, work-study, etc.)?

Yes	1	
No	2	—> (Please skip to Q66)

63. Were you awarded financial aid (not including assistance from your family, other relatives or friends) for the 1986-87 school year?

Yes	1	
No	2	—> (Please skip to Q66)

64. What is the total amount of financial aid you were awarded from all sources (except your family, other relatives, or friends) for the 1986-87 school year? Please include the total amount awarded, not just the amount of financial aid received up to now.

$__________.00

65. For the amount indicated in Question 64 please indicate all sources that helped or will help you pay for your expenses. For each source listed below, indicate the award amount that you have received or will receive for the entire school year or for when you were enrolled. If you do not know the exact source of aid, please enter the total amount for each section, i.e., grants/scholarships, loans and other aid.

	Awarded Yes	Awarded No	Award Amount for School Year
A. Grants/Scholarships			
1. Federal	1	2	$__________.00
2. State	1	2	$__________.00
3. Institutional	1	2	$__________.00
4. Other (Specify ______________)	1	2	$__________.00
	OR		
	Total grants/ scholarships		$__________.00
B. Loans			
1. Guaranteed Student Loan (GSL)	1	2	$__________.00
2. Other Federal	1	2	$__________.00
3. State	1	2	$__________.00
4. Institutional	1	2	$__________.00
5. Other (Specify ______________)	1	2	$__________.00
	OR		
	Total loans		$__________.00
C. Other types of aid			
1. Work-Study	1	2	$__________.00
2. Fellowships			
a. Federal	1	2	$__________.00
b. State	1	2	$__________.00
c. Institutional	1	2	$__________.00
d. Other	1	2	$__________.00
3. Financial assistance from employer	1	2	$__________.00
4. Financial assistance from military (not income) (ROTC, VA, etc.)	1	2	$__________.00
5. Other (Specify ______________)	1	2	$__________.00
	OR		
	Total other aid		$__________.00

66. For the 1986-87 school year, were your tuition and/or fees waived in part or in full?

Yes 1
No .... 2 —> (Please skip to Q68)

67. If yes, approximately how much was waived? (Please estimate the amount if you don't know.)

$____________.00

68. For your current and any previous postsecondary school years, what is the total amount of all money you borrowed for education purposes? If none, enter $0. (Include loans from parents/ guardians, other relatives and friends. Also include all education loans that have been repaid.)

Total $____________.00

69. Of your total education loans, how much do you still owe? (If none, enter $0.)

Still owe $____________.00

70. If your total education expenses this year are higher than your financial resources, including financial aid, what action(s) did you or do you expect to take?

(CIRCLE ONE NUMBER FOR EACH ITEM)

	Have already taken this action	**May take action**	**Will not take action**
a. Apply for a loan or for another loan, if you already have one	1	2	3
b. Work or take an additional job	1	2	3
c. Ask parents for money	1	2	3
d. Ask parents for more money	1	2	3
e. Reduce course load	1	2	3
f. Cut down on expenses	1	2	3
g. Withdraw from school	1	2	3
h. Transfer to a less expensive school	1	2	3
i. Move back home	1	2	3
j. Other (Specify ____________________)....	1	2	3

71. Have you ever **applied for** financial aid (grant, scholarship, fellowship, loan, work study) for your education beyond high school?

Yes .... 1 —> (Please skip to Q73)
No 2

72. What were the most important reasons you did not apply?

(CIRCLE ALL THAT APPLY)

a. My family and I could pay for my education 1
b. I was not willing to go into debt for schooling 1
c. Family income was too high to qualify for financial aid 1
d. My grades and/or test scores were not high enough to qualify for financial aid 1
e. It was too hard to apply for financial aid 1
f. Neither I nor my parents wished to disclose our financial situation 1
g. I was not eligible because I only attended school part-time 1
h. No money was available for aid 1
i. I missed the deadline for application 1

Please skip to Question 74.

73. If you have ever refused any offered financial aid, what were some of the reasons?

(CIRCLE ALL THAT APPLY)

a. Only work-study was offered and it would have interfered with school 1
b. Only loans were offered and I did not want to go into debt 1
c. Only loans were offered and I did not want to have any additional debt 1
d. Did not need assistance 1
e. Other (Specify ____).... 1

ABOUT YOURSELF

74. What is your date of birth?

|____|____| |____|____| 19 |____|____|
Month Day Year

75. What is your gender?

Male	1
Female	2

76. What is your race?

(CIRCLE ONE)

American Indian or Alaska Native	1
Asian or Pacific Islander	2
Black	3
White	4
Other (Specify ____________________)	5

77. What is your ethnic descent? (If more than one, please circle the one you consider the most important part of your background.)

(CIRCLE ONE)

Hispanic:	
Mexican, Mexican-American, Chicano	01
Cuban, Cubano	02
Puerto Rican, Puertorriqueno, or Boricua	03
Other (Specify ____________________)	04
Asian or Pacific Islander:	
Chinese	05
Filipino	06
Japanese	07
Korean	08
Southeast Asian (Vietnamese, Laotian, Cambodian/Kampuchean, etc.)	09
Pacific Islander	10
Other (Specify ____________________)	11
Neither Hispanic nor Asian or Pacific Islander	12

78. What is your current marital status?

	(CIRCLE ONE)
Single, never married	1
Married	2
Separated	3
Divorced	4
Widowed	5

79. How many dependent children do you have?

____
Number of Children

80. Are you a U.S. citizen?

Yes	1
No	2

81. Are you a veteran of the U.S. Armed Forces?

Yes	1
No	2

82. Do you have any of the following conditions?

		(CIRCLE ALL THAT APPLY)
a.	Specific learning disability	1
b.	Visual handicap	1
c.	Hard of hearing	1
d.	Deafness	1
e.	Speech disability	1
f.	Orthopedic handicap	1
g.	Health impairment	1
h.	None of the above	1

83a. Regarding your high school education, did you receive:

	(CIRCLE ONE)	
A diploma from a public or private high school	1	
A diploma through GED or equivalency test	2	
A certificate of high school completion	3	
Did not complete high school or equivalent	4	—> (Please skip to Q84)

83b. In which year did you receive your high school diploma or certificate?

19 |____|____|
Year

84. If you completed or left high school in 1986, please write in the name and address of the high school you last attended:

School Name: ____________________

Address: ____________________

City, State, Zip: ____________________

85. When did you start your education after high school?

19 |____|____|
Year

86. During your first year of education after high school, how many hours of remedial instruction did you take or are you taking to improve your basic skills in any of the following areas? (Graduate/professional students, please answer for your first year as an undergraduate.)

		Number of Hours (If none, enter 0)
a.	Reading	________
b.	Writing	________
c.	Mathematics	________
d.	Study skills	________
e.	Other (Specify ______________________)....	________

87. About how much money, before withholdings, did you and your spouse (if applicable) earn from work in 1985 and 1986? (If none, enter $0.)

a.	Your earnings:	In 1985	$__________.00
		In 1986	$__________.00
b.	Your spouse's earnings:	In 1985	$__________.00
		In 1986	$__________.00

88. If your parents/guardians are no longer living, check here |____| and skip to Question 89.

a. Did you live with your parents/guardians for at least a total of six weeks

(CIRCLE ONE)

a. In 1985?

Yes 1
No 2

b. In 1986?

Yes 1
No 2

b. For how many weeks did you live with your parents/guardians

a. In 1985? ____________________

b. In 1986? ____________________

c. Did your parents/guardians provide more than $750 (including value of food, housing, insurance, etc.) toward your support

a. In 1985?

Yes 1
No 2

b. In 1986?

Yes 1
No 2

d. Did or will your parents/guardians claim you as a tax exemption on their Federal income tax return

a. In 1985?

Yes 1
No 2
Don't know 3

b. In 1986?

Yes 1
No 2
Don't know 3

c. In 1987?

Yes 1
No 2
Don't know 3

If you answered yes to any of the questions 88a-88d, please skip to Question 96.

89. How many dependents do you have for whom you provide at least half of their support, excluding yourself? (If none, enter 0.)

__________ Number of Dependents (If 0, please skip to Q93)

90. How many of these dependents are in college or other postsecondary institutions at least half-time?

__________ Number of Dependents

91. How many of these dependents are in **private** elementary or secondary schools?

__________ Number of Dependents (If 0, please skip to Q93)

92. What is the total amount of tuition paid per year for these dependents attending private elementary or secondary schools?

$__________.00 Amount of Tuition

Please respond to the following items carefully because different time periods are referenced. If you are not married, ignore references to spouse.

93. **At the end of 1986**:

a. What were your and your spouse's total assets (fair market value), including savings, checking accounts, cash, stocks, home, business, farm, etc.? $ __________.00

b. What was your and your spouse's total debt, excluding educational loans (including debts on house, other real estate, farm, or business)? $ __________.00

94. If you filed a **Federal tax return for 1985**, please answer all parts of Question 94. Enter "0" if a part does not apply to you.

For the calendar year 1985 (January 1 - December 31, 1985):

a. What was your (and your spouse's) 1985 Federal adjusted gross income (IRS form 1040 - line 32, form 1040A - line 14 or form 1040EZ - line 3)? $ ________.00

b. What was your (and your spouse's) 1985 taxable income (IRS form 1040 - line 37, form 1040A - line 19 or form 1040EZ - line 7)? $ ________.00

c. How much total 1985 Federal income taxes did you (and your spouse) pay (IRS form 1040 - line 56, form 1040A - line 23 or form 1040EZ - line 9)? $ ________.00

ONLY FOR STUDENTS WHO PAID TAXES IN NEW YORK STATE

d. What was your (and your spouse's) total 1985 NY State taxable income? $ ________.00

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95. What was your (and your spouse's) total non-taxable income in 1985? $ ________.00

96. In studies such as this, families sometimes are divided into groups according to how much money they make in a year. Please indicate the group which comes closest to the amount of TOTAL family income your parents/guardians make or made in a year.

	(CIRCLE ONE)
$ 10,999 or less	1
11,000 -16,999	2
17,000 - 22,999	3
23,000 - 29,999	4
30,000 - 49,999	5
50,000 or more	6
Don't know	7

97. What kind of job or occupation does your father/male guardian have or did he most recently have (salesperson, executive, teacher, physician, technician, secretary, assembler, etc.)?

Occupation: ____________________

98. What kind of job or occupation does your mother/female guardian have or did she most recently have (salesperson, executive, teacher, physician, technician, secretary, assembler, etc.)?

Occupation: ____________________

99. What was the **highest** level of education your mother/female guardian and father/male guardian completed?

(CIRCLE ONE FOR EACH COLUMN)

	Mother	Father
A. Less than high school diploma	01	01
B. GED	02	02
C. High school graduation	03	03
D. Vocational, trade or business school after high school		
Less than 1 year	04	04
1 but less than 2 years	05	05
2 years or more	06	06
E. College or university		
Less than 2 years of college	07	07
2 or more years of college (including 2-year degree)	08	08
Completed college (4- or 5-year degree)	09	09
Master's degree or equivalent	10	10
Ph.D., M.D., or other advanced professional degree	11	11
F. Don't know	12	12

We also would like to get some information from your parents/guardians concerning their role in financing your education after high school. Would you please list their name(s) and address in the space provided below? If they are separated or divorced, please list that parent who provides the major financial support for your postsecondary education.

Name ______________________________

Address ______________________________

City, State, Zip ______________________________

Telephone number ______________________________

In addition to the costs and financing of your education after high school, we are interested in obtaining information about high school courses taken by first-time students currently in postsecondary education. We plan to request high school transcripts from schools of some of the first-time students responding to this questionnaire. If you do not wish to be chosen, check here |____| and provide your signature and the current date below.

______________________________ Your signature

______________ Date

All information on this form will be kept strictly confidential.

Please return the **complete** booklet in the enclosed postage-paid envelope.

THANK YOU FOR YOUR ASSISTANCE

DEPARTMENT OF EDUCATION
UNITED STATES OF AMERICA